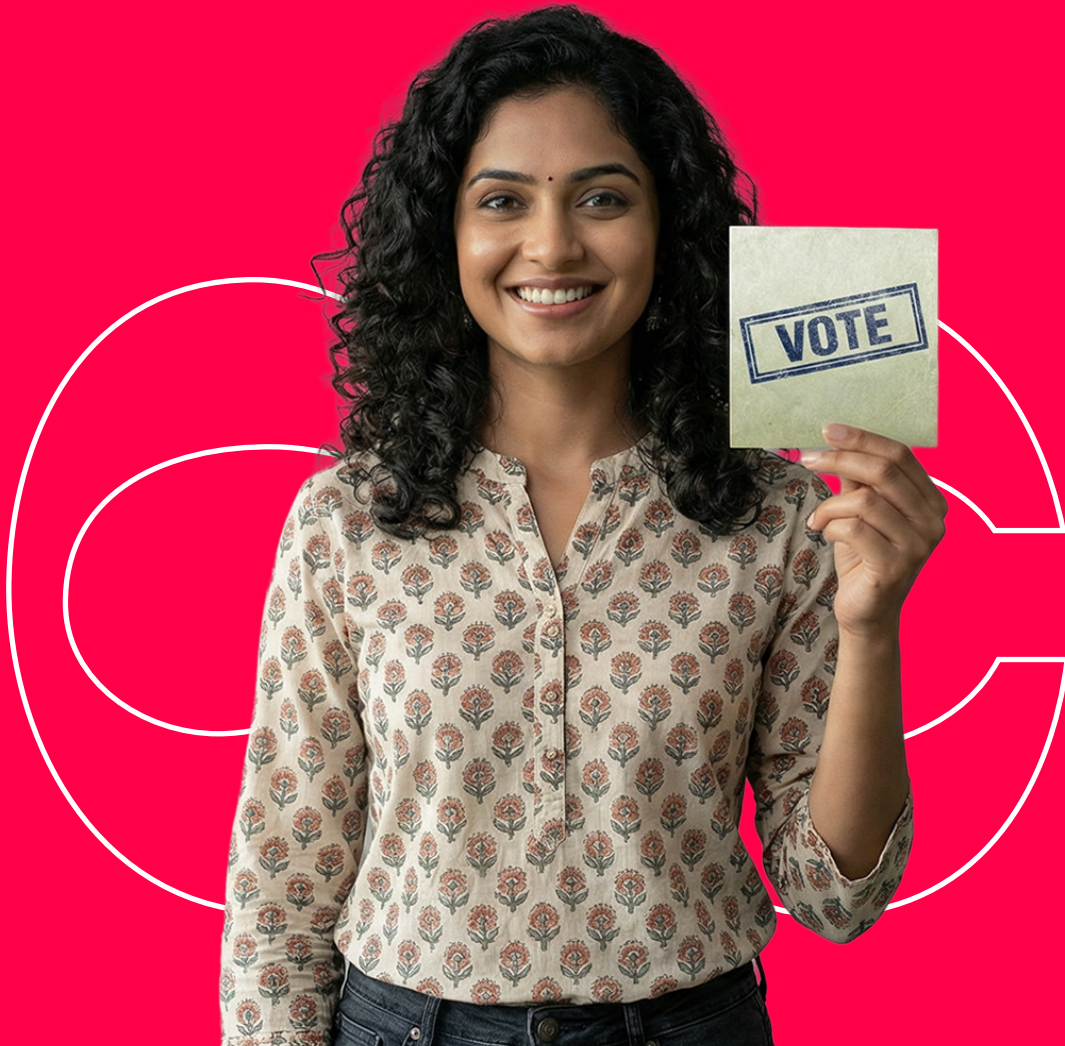


Kotak Flexicap Fund

It invests flexibly across large, mid, and small cap stocks.

Trusted for *15+ years*



www.kotakmf.com | Toll free Number : 1800 309 1490 |



KOTAK FLEXICAP FUND Scheme Inception Date: September 11, 2009

An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

This product is suitable for investors who are seeking*:

- Long term capital growth.
- Investment in portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com
Mutual fund investments are subject to market risks, read all scheme related documents carefully.

Kotak Asset Allocation View

As on 31st Mar 26

Approach	Funds	Asset Category										
		Net Equity (%)			Commodities (%)						Debt, Cash, Arbitrage & others ^{^^}	
		Range %	Actual %	Stance	Range %	Gold %	Stance ^	Silver %	Stance ^	Range %	Actual %	
Aggressive	Kotak Multi Asset Allocation Fund	~20-80	70	Neutral	10-25*	5	OW	8	OW	10-45	17	
	Kotak Multi Asset Omni FOF (\$)	20-80	64	Neutral	10-30*	12	OW	7	UW	10-80	17	
Conservative	Kotak Balanced Advantage Fund	20-80 #	60	Bullish	--	--	--	--	--	0-45	40	
	Kotak Equity Savings Fund	10-50	39	Bullish	--	--	--	--	--	10-80	61	

Market Cap Stance

Large Cap (OW)

Mid Cap (Marginally OW)

Small Cap (UW)

Sectors We are Positive On	Automobile and Auto Components	Healthcare (Hospitals & Dom. Pharma)	Cement & Building Materials
		Financial Services	Consumers@ (Discretionary)

Themes We Are Positive On	Fin. Services	Consumption & E-Commerce	Healthcare Services
---------------------------	---------------	--------------------------	---------------------

Funds in Focus	Kotak Multi Asset Allocation Fund	Kotak Multicap Fund	Kotak Flexicap Fund
----------------	-----------------------------------	---------------------	---------------------

Source : KMAMC Internal Research. Data as on 31st Mar 2026. Net Equity Range As per Scheme information documents of the respective scheme. The net equity exposure is calculated net of stock futures and options (Notional Exposure). The portfolio of the scheme(s) are subject to changes within the provisions of the Scheme Information documents (SID) of the scheme(s) mentioned and as per the fund manager's view, in the best interest of the investors. Please refer to the SID for investment strategy, risk factors, the complete asset allocation details which will be as per SID. Net Equity range for Kotak Multi Asset Allocation Fund is 19.5 to 80%, rounded off here to 20-80%. For more details visit www.kotakmf.com For detailed portfolio and related disclosures for the scheme(s) please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>. The portfolio and its composition is subject to change, and the same position may or may not be sustained in future. The fund manager may make the changes, as per different market conditions as per the provisions of the SID of the scheme and in the best interest of the investors. (\$) For Kotak Multi Asset Omni FoF, investment in Equity schemes including Equity ETF/ Index schemes is considered. The exposure % is rounded off to closest integer. For more details on asset allocation pattern of schemes refer respective SID available on <https://www.kotakmf.com/>. OW stands for overweight in Equity and UW stands for underweight in allocation. Current Asset Allocation Tilt does not imply any futuristic outlook for the fund. ^ In comparison with respective benchmark. * Includes Gold and Silver Both. # For Kotak Balanced Advantage Fund, the SID allows equity exposure up to 100%. However, we intend to limit Net Equity allocation to 80%. More details on the equity allocation stance for each fund are available under Resources tab, Kotak Asset Allocation View on Kotakmf.com. ^^Others includes InvIT.

@includes sectors Fast Moving Consumer Goods, Consumer Durables & Consumer Services

Source for Market Cap Stance, Sectors & Themes: KMAMC Internal Research. Data as on 31st Mar 2026. Views expressed are based on portfolio data as on 31st Mar 2026 and are subject to change based on change in market and other conditions. The stocks/sectors mentioned do not constitute any kind of recommendation and are for information purpose only. Kotak Mahindra Mutual Fund may or may not hold position in the mentioned stock(s)/sector(s). Kotak Mahindra Asset Management Company Limited (KAMAMC) is not guaranteeing or promising any returns/futuristic returns.

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Market Overview

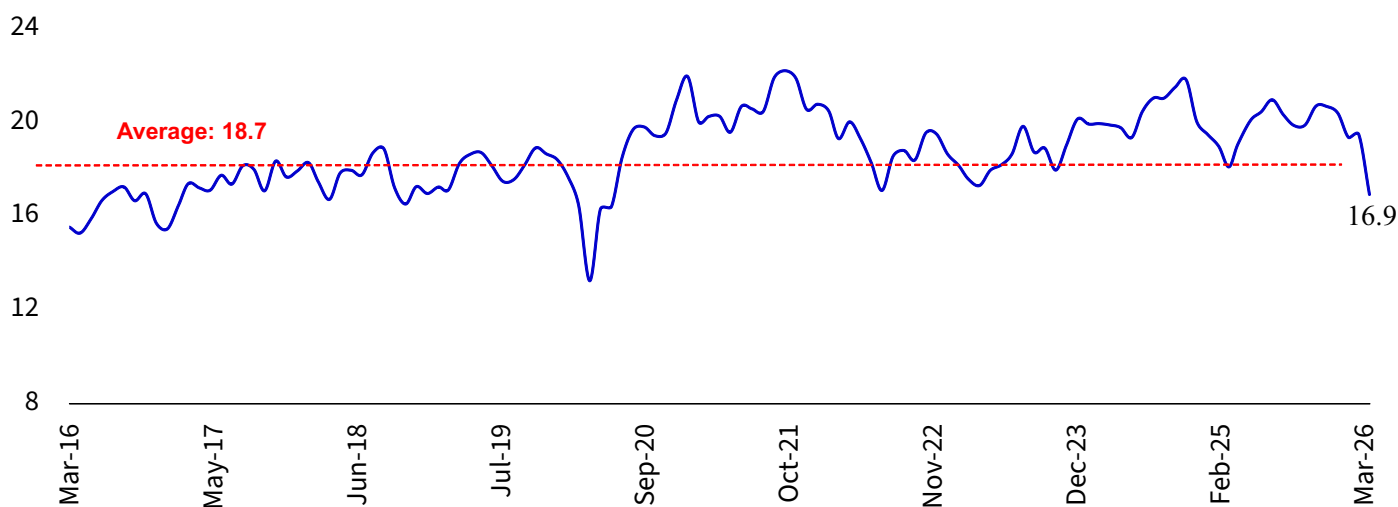
Key Events for the Month of March 2026

- **India's Services Purchasing Managers' Index (PMI)** eased slightly in **February**, slipping to a two-month low of **58.1 from 58.5 in January**, even as manufacturing activity strengthened during the month.
- **India's Manufacturing Purchasing Managers' Index (PMI)** rose to **56.9 in February, up from 55.4 in January**. Manufacturing activity gathered pace during the month, driven by a strong pick-up in domestic demand, even as export growth slowed to a 17-month low.
- **India's Consumer Price Inflation (CPI)** firmed up to **3.21% in February**, driven by a rise in prices of food and beverages, clothing, housing, and utility services.
- **India's Wholesale Price Index (WPI)** rose to an **11-month high of 2.13% in February**, driven by an uptick in prices of food and non-food articles, even though vegetable prices eased on a month-on-month basis.
- **India's gross GST** collections increased to **₹1.78 lakh crore in March 2026, marking a rise of 8.2%** compared to the previous month.
- The month ended on a significantly negative note for Indian equity markets, with the **Nifty 50 declining by 11.31%** and the **BSE Sensex falling by 11.49%**.

Market Valuation Indicators

Valuations At Fair Value

NIFTY 50 P/E (x) - 1 Year Forward



Source: Bloomberg, as on 30th March 2026

Domestic Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty 50 Index	-14.5%	-9.3%	-5.1%	8.8%	8.7%
Nifty Midcap150 Index	-12.8%	-7.6%	1.6%	19.6%	16.7%
Nifty Smallcap250 Index	-14.4%	-14.4%	-5.4%	17.6%	15.5%
Nifty Next 50 Index	-13.0%	-11.0%	-4.3%	16.9%	12.0%
Nifty 500 Index	-14.0%	-9.7%	-3.8%	12.1%	10.8%

Strategy For Investment In Current Scenario

Neutral Weight	Equities
Over Weight	Large cap
Marginal Under Weight	Midcap
Under Weight	Small cap

Source: Bloomberg, As on 30/03/2026 | In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026, Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st -250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization. The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future.

Sectoral Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty Auto Index	-15.7%	-10.4%	11.6%	24.7%	19.2%
Nifty Bank Index	-15.6%	-8.0%	-2.5%	7.4%	8.6%
Nifty Energy Index	-1.3%	-0.4%	3.8%	15.2%	13.9%
Nifty Financial Services Index	-14.8%	-9.6%	-6.2%	9.2%	8.4%
Nifty FMCG Index	-17.9%	-16.8%	-15.0%	-0.3%	5.4%
Nifty Healthcare Index	-3.0%	0.4%	3.8%	23.1%	20.6%
Nifty Infrastructure Index	-11.0%	-5.0%	1.2%	18.9%	15.9%
Nifty IT Index	-23.3%	-13.6%	-21.2%	0.4%	2.4%
Nifty Media Index	-12.7%	-18.2%	-14.5%	-9.5%	-4.0%
Nifty Metal Index	-0.3%	11.0%	22.5%	26.5%	22.9%
Nifty Pharma Index	-2.2%	3.6%	5.2%	22.8%	12.6%
Nifty PSU Bank Index	-7.7%	4.6%	25.7%	28.4%	29.5%
Nifty Realty Index	-25.8%	-24.9%	-23.5%	18.9%	14.3%
BSE Consumer Durables Index	-12.3%	-8.8%	-3.2%	11.8%	9.9%
BSE Industrial Index	-10.1%	-9.5%	1.4%	23.5%	26.0%

Source: Bloomberg, As on 30/03/2026. The Sector(s) mentioned in this document do not constitute any research report/recommendation of the same and the scheme(s)/Fund may or may not have any future position in these Sector(s) | The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future.

Global Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
MSCI World Index	-6.0%	-3.3%	14.7%	14.3%	8.2%
MSCI Emerging Index	0.6%	4.9%	28.2%	12.6%	1.4%
MSCI India index	-13.8%	-8.7%	-3.6%	11.4%	9.6%
Dow Jones Industrial Average Index	-5.9%	-2.5%	7.7%	10.8%	6.5%
Nasdaq Composite Index	-10.5%	-8.2%	20.2%	19.4%	9.4%
Nikkei 225 Index	3.1%	15.5%	45.7%	22.8%	12.2%
Shanghai Composite Index	-1.1%	1.0%	17.6%	6.2%	2.7%
Deutsche Boerse AG german Stock Index DAX	-7.9%	-5.5%	1.8%	13.0%	8.5%

Source: Bloomberg, As on 30/03/2026 | The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future.

Debt Market Snapshot

Items	Mar-26	Feb-26	1 month change	Mar-25	1 yr change
Reverse repo	3.35%	3.35%	Nil	3.35%	Nil
Repo	5.25%	5.25%	Nil	6.25%	-100bps
CRR	3.00%	3.00%	Nil	4.00%	-100bps
SLR	18.00%	18.00%	Nil	18.00%	Nil
Mibor Overnight	6.98%	5.17%	181bps	7.20%	-22bps
Call ON	4.99%	4.70%	29bps	5.80%	-81bps
CBLO	6.16%	4.90%	126bps	6.05%	11bps
1 yr TBILL	5.64%	5.51%	13bps	6.44%	-80bps
10 Gsec	7.02%	6.65%	37bps	6.62%	40bps
5 Year AAA	7.57%	7.20%	37bps	7.20%	37bps
USD/INR	₹94.65	₹90.95	₹3.70	₹85.58	₹9.07

Source: Bloomberg; RBI. Data as on 30th March 2026

How to read Fact Sheet

Fund Manager

An employee of the asset management company such as mutual fund or life insurer, who manages investments of the scheme. He is usually part of larger team of fund managers and research analysts.

Application amount for fresh subscription

This is the minimum investment amount for a new investor in a mutual fund scheme

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme

Yield to Maturity

The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV

The NAV or net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which investors enter or exit the mutual fund

Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmark include the Nifty 50 TRI, BSE Sensex TRI, BSE 200 TRI, BSE 500 TRI, Nifty 10 yr Benchmark G-Sec Index

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor /agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Note: In line with para 11.7 of SEBI Master circular No. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, No entry load shall be levied for all mutual fund schemes

Exit load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs 100 and an exit load is 1%, the redemption price would be Rs. 99 per unit

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard deviation

Standard deviation is statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio

The Sharpe Ratio, named after its founder the Noble laureate William Sharpe, is measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by Mutual fund or any investment firm.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile

Mutual funds invest in securities after evaluating their credit worthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their rating becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Macaulay Duration

Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its internal cash flows. Macaulay Duration is used only for an instrument with fixed cash flows. Modified Duration as the name suggests, is a modified version of the Macaulay model that accounts for changing interest rates.

Average Maturity

A bond's maturity date indicates the specific future date on which an investor gets his principal back i.e. the borrowed amount is repaid in full. Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.

Standard Deviation

Standard deviation is a statistical tool that measures the deviation or dispersion of the data from the mean or average. When seen in mutual funds, it tells you how much the return from your mutual fund portfolio is straying from the expected return, based on the fund's historical performance.

IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

P/E Ratio

The price-earnings ratio (P/E Ratio) is the relation between a company's share price and earnings per share (EPS). It denotes what the market is willing to pay for a company's profits.

P/BV

The price-to-book ratio compares a company's market value to its book value. The market value of a company is its share price multiplied by the number of outstanding shares.

IDCW Yield

The dividend yield is a financial ratio that shows how much a company pays out in dividends each year relative to its stock price.

Interest Rate Swap (IRS)

An interest rate swap is a forward contract in which one stream of future interest payments is exchanged for another based on a specified principal amount. Interest rate swaps usually involve the exchange of a fixed interest rate for a floating rate, or vice versa, to reduce or increase exposure to fluctuations in interest rates.

Potential Risk Class (PRC) Matrix

In reference to Para 6.18 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, all debt schemes will be classified in terms of a Potential Risk Class matrix which consists of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

Market Capitalisation

As per Para no 3.9 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st -250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization.

KOTAK LARGE CAP FUND

Large cap fund - An open-ended equity scheme predominantly investing in large cap stocks

Investment Objective: To generate capital appreciation from a portfolio of predominantly equity and equity related securities falling under the category of large Cap companies. However, there is no assurance that the objective of the scheme will be achieved.

Investment style	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Rohit Tandon

AAUM: ₹10,305.98 crs

AUM: ₹9,794.47 crs

Benchmark*:** Nifty 100 TRI (Tier 1), Nifty 50 TRI (Tier 2)

Allotment Date: December 29, 1998

Folio Count: 4,05,775

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹514.7537	₹596.7304
IDCW	₹66.4461	₹78.9194

(as on March 31, 2026)

Ratios

Portfolio Turnover	25.15%
¹ Beta	0.97
¹ Sharpe##	0.36
¹ Standard Deviation	13.72%
¹ P/E	22.14
¹ P/BV	3.16

Source: ¹ICRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	85.33%
Mid Cap	7.85%
Small Cap	3.24%
Debt & Money Market	3.58%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.74%
Direct Plan:	0.63%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

• For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

• If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

• If units are redeemed or switched out on or after 1 year from the date of allotment: Nil.

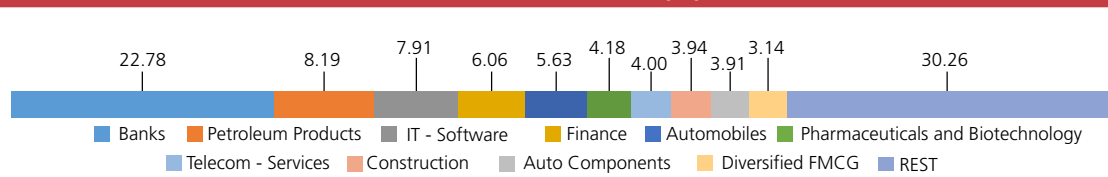
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	22.78	Aerospace and Defense	1.72
Banks	6.45	Bharat Electronics Ltd.	1.38
ICICI Bank Ltd.	7.18	ASTRA MICROWAVE PRODUCTS LTD.	0.34
HDFC Bank Ltd.	4.40	Transport Services	1.72
STATE BANK OF INDIA	3.14	Inter Globe Aviation Ltd	1.72
Axis Bank Ltd.	1.47	Chemicals and Petrochemicals	1.53
KOTAK MAHINDRA BANK LTD.	0.14	SOLAR INDUSTRIES INDIA LIMITED	1.53
BANK OF MAHARASHTRA	8.19	Industrial Products	1.45
Petroleum Products	8.19	Cummins India Ltd.	1.10
RELIANCE INDUSTRIES LTD.	6.97	Polycab India Ltd.	0.35
Bharat Petroleum Corporation Ltd.	1.22	Consumer Durables	1.31
IT - Software	7.91	V-Guard Industries Ltd.	0.66
Infosys Ltd.	3.56	LG ELECTRONICS INDIA LTD	0.65
Tata Consultancy Services Ltd.	1.71	Fertilizers and Agrochemicals	1.17
Tech Mahindra Ltd.	1.22	Coromandel International Ltd.	1.17
PERSISTENT SYSTEMS LIMITED	0.80	Beverages	1.13
Mphasis Ltd	0.62	UNITED SPIRITS LTD.	1.13
Finance	6.06	Non - Ferrous Metals	1.13
BAJAJ FINANCE LTD.	2.82	Hindalco Industries Ltd	1.13
SHRIRAM FINANCE LTD.	0.86	Personal Products	1.10
Power Finance Corporation Ltd.	0.59	Godrej Consumer Products Ltd.	1.10
POONAWALLA FINCORP LTD.	5.63	Healthcare Services	0.98
Automobiles	2.85	Apollo Hospitals Enterprises Ltd.	0.98
Mahindra & Mahindra Ltd.	2.23	Realty	0.80
Maruti Suzuki India Limited	0.55	OBEROI REALTY LTD	0.53
Hero MotoCorp Ltd.	4.18	Mahindra Lifespace Developers Ltd	0.27
Pharmaceuticals and Biotechnology	4.18	Food Products	0.77
Sun Pharmaceutical Industries Ltd.	2.92	Britannia Industries Ltd.	0.77
Torrent Pharmaceuticals Ltd.	0.82	Insurance	0.76
ANTHEM BIOSCIENCES LTD	0.44	HDFC Life Insurance Company Ltd.	0.76
Telecom - Services	4.00	Gas	0.48
Bharti Airtel Ltd	4.00	Gujarat State Petronet Ltd.	0.48
Construction	3.94	Consumable Fuels	0.21
Larsen And Toubro Ltd.	3.94	Coal India Ltd.	0.21
Auto Components	3.91	Equity & Equity related - Total	96.49
Apollo Tyres Ltd.	0.95	Mutual Fund Units	1.14
Bharat Forge Ltd.	0.87	Kotak Liquid Direct Growth	1.14
SAMVARDHANA MOTHERSON	0.80	Mutual Fund Units - Total	1.14
INTERNATIONAL LIMITED	0.66	Futures	0.20
Bosch Ltd.	0.63	Coal India Ltd -APR2026	0.20
Schaeffler India Ltd	3.14	NTPC LTD-APR2026	0.14
Diversified FMCG	2.19	Infosys Ltd -APR2026	0.06
ITC Ltd.	2.19	SAMVARDHANA MOTHERSON	0.04
Hindustan Unilever Ltd.	0.95	INTERNATIONAL LIMITED-APR2026	0.02
Power	3.13	RELIANCE INDUSTRIES LTD -APR2026	0.02
NTPC LTD	3.77	Tech Mahindra Ltd -APR2026	-0.02
Retailing	1.44	Bharat Forge Ltd. -APR2026	-0.04
ETERNAL LIMITED	0.46	Tata Consultancy Services Ltd -APR2026	-0.04
VISHAL MEGA MART LIMITED	0.37	Larsen And Toubro Ltd.-APR2026	-0.05
SWIGGY LTD	0.30	ITC Ltd.-APR2026	-0.09
LENSKART SOLUTIONS LIMITED	0.30	CNX NIFTY-APR2026	-0.13
BRAINBES SOLUTIONS LIMITED	0.20	PERSISTENT SYSTEMS LIMITED-APR2026	-0.16
Cement and Cement Products	2.44	Triparty Repo	2.55
Ultratech Cement Ltd.	2.10	Net Current Assets/(Liabilities)	-0.18
India Cements Ltd.	0.34	Grand Total	100.00
Ferrous Metals	2.15		
Tata Steel Ltd.	2.15		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

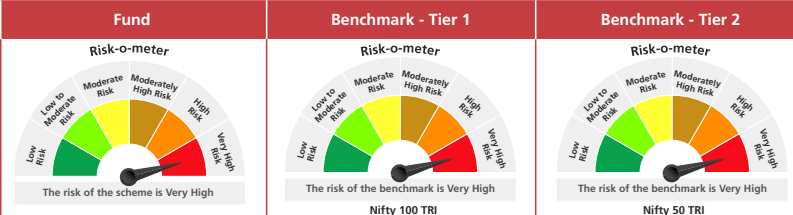
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,72,29,993	21,38,361	12,27,928	7,10,191	3,68,604	1,08,464
Scheme Returns (%)	13.61	11.13	10.68	6.69	1.55	-17.50
Nifty 100 (TRI) Returns (%)	13.10	11.02	10.19	6.11	0.81	-18.34
Alpha*	0.51	0.11	0.49	0.59	0.73	0.84
Nifty 100 (TRI) (₹)#	1,59,86,238	21,25,896	12,06,671	6,99,829	3,64,509	1,07,890
Nifty 50 (TRI) Returns (%)	12.73	10.99	9.96	5.81	0.48	-18.42
Alpha*	0.88	0.14	0.72	0.88	1.07	0.92
Nifty 50 (TRI) (₹)#	1,51,49,964	21,22,250	11,96,927	6,94,711	3,62,651	1,07,836
BSE SENSEX (TRI) (₹)^	1,52,11,151	20,65,067	11,51,146	6,72,692	3,53,123	1,06,231
BSE SENSEX (TRI) Returns (%)	12.75	10.48	8.87	4.53	-1.25	-20.76

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in portfolio of predominantly equity & equity related securities of large cap companies

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark; ^ Additional Benchmark; TRI - Total Return Index, in terms of Para no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer

***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category.

*For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk ratio assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST.

For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK FLEXICAP FUND

Flexicap fund - An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, generally focused on a few selected sectors. However, there is no assurance that the investment objective of the scheme will be achieved.

	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Harsha Upadhyaya
AAUM: ₹53,225.87 crs
AUM: ₹50,146.20 crs
Benchmark*:** Nifty 500 TRI (Tier 1)
 Nifty 200 TRI (Tier 2)
Allotment Date: September 11, 2009
Folio Count: 11,87,237

Minimum Investment Amount
Initial & Additional Investment
 • ₹100 and any amount thereafter
Systematic Investment Plan (SIP)
 • ₹100 and any amount thereafter

Ideal Investments Horizon
 • 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹76.6265	₹86.8344
IDCW	₹46.2705	₹53.0308

(as on March 31, 2026)

Ratios

Portfolio Turnover	9.99%
¹ Beta	0.95
¹ Sharpe ^{##}	0.44
¹ Standard Deviation	14.36%
^{^^} P/E	24.39
^{^^} P/BV	3.22

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	68.01%
Mid Cap	26.10%
Small Cap	4.07%
Debt & Money Market	1.82%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.46%
Direct Plan: 0.59%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

• For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

• If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

• If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

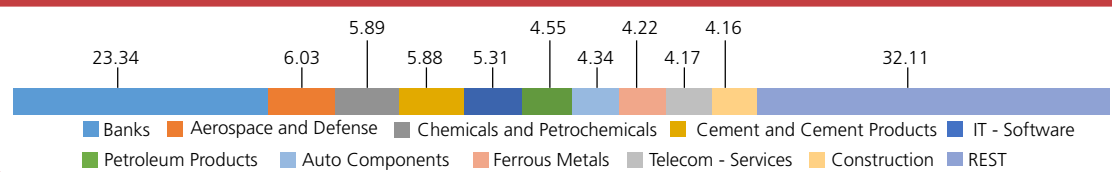
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	23.34	BSE LTD.	1.66
Banks		BILLIONBRAINS GARAGE VENTURES LIMITED (GROWV)	0.84
HDFC Bank Ltd.	5.76	360 ONE WAM LTD.	0.59
ICICI Bank Ltd.	5.29	Pharmaceuticals and Biotechnology	2.85
STATE BANK OF INDIA	4.65	Zydrus Lifesciences Limited	1.82
Axis Bank Ltd.	3.71	Cipla Ltd.	0.85
AU Small Finance Bank Ltd.	1.50	GlaxoSmithKline Pharmaceuticals Ltd.	0.18
KOTAK MAHINDRA BANK LTD.	1.30	Power	2.80
IndusInd Bank Ltd.	1.13	NTPC LTD	1.33
Aerospace and Defense	6.03	Power Grid Corporation Of India Ltd.	1.18
Bharat Electronics Ltd.	6.03	TORRENT POWER LTD	0.29
Chemicals and Petrochemicals	5.89	Finance	2.37
SRF Ltd.	3.04	BAJAJ FINANCE LTD.	1.76
SOLAR INDUSTRIES INDIA LIMITED	2.41	SHIRIRAM FINANCE LTD.	0.61
Tata Chemicals Ltd	0.44	Transport Services	2.12
Cement and Cement Products	5.88	Inter Globe Aviation Ltd	2.12
Ultratech Cement Ltd.	2.95	Electrical Equipment	1.41
The Ramco Cements Ltd	1.41	Thermax Ltd.	1.41
Dalmia Bharat Limited	0.96	Non - Ferrous Metals	1.32
Ambuja Cements Ltd.	0.56	Hindalco Industries Ltd	1.32
IT - Software	5.31	Gas	1.29
Infosys Ltd.	2.25	Petronet LNG Ltd.	1.29
Tech Mahindra Ltd.	1.30	Diversified FMCG	1.07
Tata Consultancy Services Ltd.	1.22	Hindustan Unilever Ltd.	1.07
HCL Technologies Ltd.	0.54	Insurance	0.80
Petroleum Products	4.55	Max Financial Services Ltd.	0.80
RELIANCE INDUSTRIES LTD.	2.68	Industrial Products	0.78
Bharat Petroleum Corporation Ltd.	1.06	AIA Engineering Limited.	0.78
Indian Oil Corporation Ltd	0.81	Beverages	0.64
Auto Components	4.34	United Breweries Ltd.	0.64
Bharat Forge Ltd.	2.20	Fertilizers and Agrochemicals	0.57
MRF Limited	0.97	Coromandel International Ltd.	0.57
Balkrishna Industries Ltd.	0.71	Agricultural, Commercial and Constr	0.52
Apollo Tyres Ltd.	0.46	BEML LTD.	0.52
Ferrous Metals	4.22	Personal Products	0.49
Jindal Steel & Power Ltd.	4.22	Godrej Consumer Products Ltd.	0.49
Telecom - Services	4.17	Equity & Equity related - Total	97.30
Bharti Airtel Ltd.	3.09	Mutual Fund Units	
Indus Towers Ltd.	1.08	Kotak Liquid Direct Growth	0.14
Construction	4.16	Mutual Fund Units - Total	0.14
Larsen And Toubro Ltd.	3.70	Futures	
Kec International Ltd.	0.46	HCL Technologies Ltd.-APR2026	0.49
Automobiles	3.98	Infosys Ltd.-APR2026	0.39
Hero MotoCorp Ltd.	1.96	Triparty Repo	2.55
Maruti Suzuki India Limited	1.96	Net Current Assets/(Liabilities)	0.01
Retailing	3.31	Grand Total	100.00
ETERNAL LIMITED	3.11		
SWIGGY LTD	0.20		
Capital Markets	3.09		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	19,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	66,95,864	21,89,153	12,56,921	7,35,619	3,76,469	1,09,218
Scheme Returns (%)	13.30	11.57	11.33	8.10	2.94	-16.39
Nifty 500 (TRI) Returns (%)	12.39	12.16	11.85	7.38	1.38	-18.16
Alpha*	0.91	-0.58	-0.51	0.72	1.56	1.77
Nifty 500 (TRI) (₹)#	61,29,154	22,58,019	12,80,219	7,22,442	3,67,646	1,08,015
Nifty 200 (TRI) Returns (%)	12.10	11.81	11.35	7.16	1.56	-17.69
Alpha*	1.20	-0.24	-0.02	0.94	1.38	1.30
Nifty 200 (TRI) (₹)#	59,62,035	22,17,290	12,57,805	7,18,502	3,68,693	1,08,332
Nifty 50 (TRI) (₹)^	55,60,508	21,22,250	11,96,927	6,94,711	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	11.38	10.99	9.96	5.81	0.48	-18.42

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in Portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY 500 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 200 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- September 11, 2009. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark, ^ Additional Benchmark, TRI - Total Return Index. In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026. The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBI Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK MULTICAP FUND

An open ended equity scheme investing across large cap, mid cap, small cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities across market capitalization. There is no assurance that the investment objective of the Scheme will be achieved.

	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹22,857.57 crs
AUM:	₹22,095.33 crs
Benchmark:	Nifty 500 Multicap 50:25:25 TRI
Allotment Date:	September 29, 2021
Folio Count:	9,96,824

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹17.4712	₹18.6347
IDCW	₹16.0566	₹17.1261

(as on March 31, 2026)

Ratios

Portfolio Turnover	49.85%
³ Beta	1.05
³ Sharpe#	0.76
³ Standard Deviation	16.86%
^{**} P/E	18.72
^{**} P/BV	2.24

Source: ¹ICRA MFI Explorer, ^{**}Bloomberg

Market Capitalisation*

Large Cap	40.98%
Mid Cap	26.94%
Small Cap	29.91%
Debt & Money Market	2.17%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.60%
Direct Plan:	0.45%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment) (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

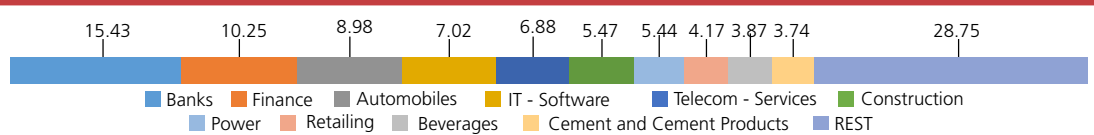
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	15.43	Indigo Paints Limited	0.34
Banks	3.40	Pharmaceuticals and Biotechnology	3.01
IndusInd Bank Ltd.	2.88	ACUTAAS CHEMICALS LTD	1.70
STATE BANK OF INDIA	1.78	JUBILANT PHARMOVA LIMITED	0.69
Bank Of Baroda	1.76	INNOVA CAPTABS LTD	0.56
Bandhan Bank Ltd.	1.72	ORCHID PHARMA LTD.	0.06
RBL Bank Ltd	1.59	Diversified FMCG	2.82
SOUTH INDIAN BANK LTD.	1.46	ITC Ltd.	2.59
JAMMU AND KASHMIR BANK LTD.	0.84	Entertainment	2.89
KOTAK MAHINDRA BANK LTD.	10.25	Sun TV Network Ltd.	1.79
Finance	3.08	PVR INOX LIMITED	0.80
SHRIRAM FINANCE LTD.	2.58	Agricultural, Commercial and Constr	1.92
Power Finance Corporation Ltd.	1.96	ASHOK LEYLAND LTD.	1.18
POONAWALLA FINCORP LTD.	1.55	TML COMMERCIAL VEHICLES LIMITED	0.74
PIRAMAL FINANCE LTD	1.08	Industrial Products	1.59
PNB HOUSING FINANCE LTD.	1.08	HAPPY FORGINGS LTD	0.89
Automobiles	8.98	Subros Ltd.	0.70
Maruti Suzuki India Limited	4.79	Industrial Manufacturing	1.36
Hero MotoCorp Ltd.	4.19	JYOTI CNC AUTOMATION LTD	1.21
IT - Software	7.02	JNK INDIA LIMITED	0.15
ORACLE FINANCIAL	1.57	Oil	1.25
SERVICES SOFTWARE LTD	1.51	OIL INDIA LIMITED	1.25
Mphasis Ltd	1.32	Capital Markets	1.24
Tech Mahindra Ltd.	1.27	Aditya Birla Sun Life AMC Ltd	1.24
Infosys Ltd.	1.27	Insurance	1.16
Tata Consultancy Services Ltd.	1.27	LIFE INSURANCE	
Wipro Ltd.	0.08	CORPORATION OF INDIA LTD.	1.16
Telecom - Services	6.88	Chemicals and Petrochemicals	0.89
Indus Towers Ltd.	3.61	SRF Ltd.	0.89
Bharti Airtel Ltd	2.50	Healthcare Services	0.88
Tata Communications Ltd.	0.77	YATHARTH HOSPITAL AND	
Construction	5.47	TRAUMA CARE SERVICES LTD	0.88
Larsen And Toubro Ltd.	1.42	Ferrous Metals	0.74
Engineers India Ltd.	1.32	Tata Steel Ltd.	0.74
KALPATARU PROJECTS		Petroleum Products	0.67
INTERNATIONAL LIMITED	1.08	RELIANCE INDUSTRIES LTD.	0.67
G R Infraprojects Limited	0.89	Fertilizers and Agrochemicals	0.65
Ashoka Buildcon Limited	0.47	P I INDUSTRIES LTD	0.65
ISGEC HEAVY ENGINEERING LTD.	0.29	Leisure Services	0.62
Power	5.44	Jubilant Foodworks Limited	0.38
NTPC LTD	3.14	JUNIPER HOTELS LIMITED	0.24
NLC India Ltd.	2.30	Non - Ferrous Metals	0.56
Retailing	4.17	Hindalco Industries Ltd	0.56
ETERNAL LIMITED	2.44	Household Products	0.43
SWIGGY LTD	1.15	Navneet Education Ltd.	0.43
FSN E-COMMERCE VENTURES LTD.	0.58	Food Products	0.24
Beverages	3.87	Heritage Foods Ltd	0.24
Radico Khaitan Ltd.	2.80	Equity & Equity related - Total	97.47
UNITED SPIRITS LTD.	1.07	Mutual Fund Units	0.35
Cement and Cement Products	3.74	Kotak Liquid Direct Growth	0.35
Dalmia Bharat Limited	1.20	Mutual Fund Units - Total	0.35
SHREE CEMENT LTD.	1.06	Futures	
India Cements Ltd.	0.71	Jubilant Foodworks Limited-APR2026	0.36
Ultratech Cement Ltd.	0.71	Triparty Repo	3.13
Consumer Durables	3.60	Net Current Assets/(Liabilities)	-0.95
Kajaria Ceramics Ltd.	1.72	Grand Total	100.00
Pokarna Ltd.	0.90		
Whirlpool of India Ltd.	0.64		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,50,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	7,26,031	3,90,985	1,10,907
Scheme Returns (%)	12.13	5.46	-13.88
NIFTY 500 MULTICAP 50:25:25 (TRI) Returns (%)	7.68	1.72	-18.58
Alpha*	4.45	3.74	4.70
NIFTY 500 MULTICAP 50:25:25 (TRI) (₹)#	6,56,387	3,69,587	1,07,722
Nifty 50 (TRI) (₹)^	6,17,034	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	4.98	0.48	-18.42

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities across market capitalisation <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty 500 Multicap 50:25:25 TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- September 29, 2021. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index. In terms of Para no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. **For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). * ** Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK LARGE & MIDCAP FUND

Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks

Investment Objective: The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities. The Scheme will invest predominantly in a mix of large and mid-cap stocks from various sectors, which look promising, based on the growth pattern in the economy. However, there is no assurance that the objective of the scheme will be achieved.

	Value	GARP	Growth	Size
Large				
Medium				
Small				

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Harsha Upadhyaya
AAUM: ₹28,858.60 crs
AUM: ₹27,372.55 crs
Benchmark*:** NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2)
Allotment Date: September 9, 2004
Folio Count: 7,52,665

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹312.3374	₹361.1558
IDCW	₹54.4911	₹63.7291

(as on March 31, 2026)

Ratios

Portfolio Turnover	24.11%
¹ Beta	0.94
² Sharpe ^{##}	0.57
³ Standard Deviation	14.83%
^{^^} P/E	25.85
^{^^} P/BV	3.26

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	50.93%
Mid Cap	41.00%
Small Cap	5.99%
Debt & Money Market	2.08%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.59%
Direct Plan:	0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

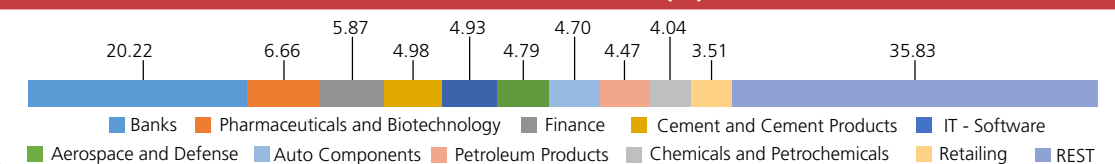
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	20.22	Larsen And Toubro Ltd.	2.37
Banks	5.21	KALPATARU PROJECTS INTERNATIONAL LIMITED	0.62
HDFC Bank Ltd.	4.47	Agricultural, Commercial and Construction Vehicles	2.66
STATE BANK OF INDIA	3.08	ASHOK LEYLAND LTD.	2.36
ICICI Bank Ltd.	2.63	BEML LTD.	0.30
Axis Bank Ltd.	1.85	Telecom - Services	2.47
INDIAN BANK	1.37	Bharti Airtel Ltd	2.44
IndusInd Bank Ltd.	0.94	Power	1.30
KOTAK MAHINDRA BANK LTD.	0.57	Power Grid Corporation Of India Ltd.	1.14
BANK OF MAHARASHTRA	6.66	TORRENT POWER LTD.	1.23
Pharmaceuticals and Biotechnology	6.66	Fertilizers and Agrochemicals	2.23
Sun Pharmaceuticals Industries Ltd.	2.05	Coromandel International Ltd.	2.23
Biocon Ltd.	1.71	Ferrous Metals	2.11
Ipca Laboratories Ltd.	1.47	Jindal Steel & Power Ltd.	2.11
GlaxoSmithKline Pharmaceuticals Ltd.	0.92	Electrical Equipment	1.79
Ajanta Pharma Ltd.	0.51	ABB India Ltd	1.25
Finance	5.87	Thermax Ltd.	0.54
BAJAJ FINANCE LTD.	1.98	Consumer Durables	1.73
SHRIRAM FINANCE LTD.	1.66	BLUE STAR LTD.	1.18
PIRAMAL FINANCE LTD	1.37	VOLTAS LTD.	0.55
CRISIL Ltd.	0.86	Industrial Products	1.48
Cement and Cement Products	4.98	Cummins India Ltd.	1.48
Dalmia Bharat Limited	1.45	Healthcare Services	1.31
Ultratech Cement Ltd.	1.37	Fortis Healthcare India Ltd	1.31
JK Cement Ltd.	0.71	Transport Services	1.01
India Cements Ltd.	0.95	Inter Globe Aviation Ltd	1.01
IT - Software	4.93	Beverages	0.97
Infosys Ltd.	1.66	UNITED SPIRITS LTD.	0.97
Mphasis Ltd	1.65	Gas	0.60
Tech Mahindra Ltd.	1.62	Petronet LNG Ltd.	0.60
Aerospace and Defense	4.79	Gujarat State Petronet Ltd.	0.19
Bharat Electronics Ltd.	4.10	Entertainment	0.50
ASTRA MICROWAVE PRODUCTS LTD.	0.69	Sun TV Network Ltd.	0.50
Auto Components	4.70	Diversified FMCG	0.45
Bharat Forge Ltd.	2.08	Hindustan Unilever Ltd.	0.45
Apollo Tyres Ltd.	1.43	Industrial Manufacturing	0.36
Schaeffler India Ltd	0.98	Honeywell Automation India Ltd.	0.36
Bosch Ltd.	0.21	REALTY	0.26
Petroleum Products	4.47	OBEROI REALTY LTD	0.26
RELIANCE INDUSTRIES LTD.	1.77	Financial Technology (Fintech)	0.18
HINDUSTAN PETROLEUM CORPORATION LTD	1.72	ONE 97 COMMUNICATIONS LTD.	0.18
Bharat Petroleum Corporation Ltd.	0.98	Equity & Equity related - Total	96.09
Chemicals and Petrochemicals	4.04	Mutual Fund Units	0.32
Linde India Ltd.	2.04	Kotak Liquid Direct Growth	0.32
SRF Ltd.	1.56	Futures	0.32
Tata Chemicals Ltd	0.44	Infosys Ltd.-APR2026	0.77
Retailing	3.51	OBEROI REALTY LTD-APR2026	0.57
ETERNAL LIMITED	0.58	VOLTAS LTD.-APR2026	0.37
SWIGGY LTD	0.21	SWIGGY LTD-APR2026	0.08
Capital Markets	3.21	Petronet LNG Ltd.-APR2026	0.04
BSE LTD.	1.96	Tripartite Repo	0.56
MOTILAL OSWAL FINANCIAL SERVICES LTD	1.25	Net Current Assets/(Liabilities)	100.00
Automobiles	3.17		
Hero MotoCorp Ltd.	2.27		
Maruti Suzuki India Limited	0.90		
Construction	2.99		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,57,25,824	24,73,434	13,86,144	7,73,799	3,82,459	1,10,726
Scheme Returns (%)	14.52	13.86	14.08	10.14	3.99	-14.15
Nifty Large Midcap 250 (TRI) Returns (%)	NA	14.04	14.30	9.50	3.09	-16.52
Alpha*	NA	-0.18	-0.22	0.63	0.90	2.38
Nifty Large Midcap 250 (TRI) (₹)#	NA	24,96,838	13,97,108	7,61,707	3,77,335	1,09,124
Nifty 200 Index (TRI) Returns (%)	12.31	11.82	11.37	7.16	1.56	-17.69
Alpha*	2.22	2.05	2.71	2.98	2.42	3.54
Nifty 200 Index (TRI) (₹)#	1,16,82,412	22,17,491	12,58,320	7,18,468	3,68,693	1,08,332
Nifty 50 (TRI) (₹)^	1,09,67,313	21,22,464	11,97,427	6,94,679	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	11.83	10.99	9.97	5.81	0.48	-18.42

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:			
• Long term capital growth			
• Investment in portfolio of predominantly equity & equity related securities of large & midcap companies.			
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.			

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- September 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option**. Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index. In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)/2026-MD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

***As per para 7.2 of SEBI Master circular no. HO/24/13/1(1)/2026-MD-POD-1/7602/2026 dated March 20, 2026 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category.

**For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBI Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK MIDCAP FUND

Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, by investing predominantly in mid companies. The scheme may also invest in Debt and Money Market Instruments, as per the asset allocation table. However, there is no assurance that the objective of the scheme will be achieved.

	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Atul Bhole

AAUM: ₹58,234.14 crs

AUM: ₹55,675.98 crs

Benchmark*:** NIFTY Midcap 150 TRI (Tier 1), Nifty Midcap 100 TRI (Tier 2)

Allotment Date: March 30, 2007

Folio Count: 21,14,838

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹121.9747	₹142.1945
IDCW	₹66.9918	₹84.7174

(as on March 31, 2026)

Ratios

Portfolio Turnover	24.20%
¹ Beta	0.91
² Sharpe#	0.66
³ Standard Deviation	16.78%
⁴ P/E	30.77
⁵ P/BV	4.24

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	12.02%
Mid Cap	73.39%
Small Cap	14.01%
Debt & Money Market	0.58%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.40%
Direct Plan:	0.38%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

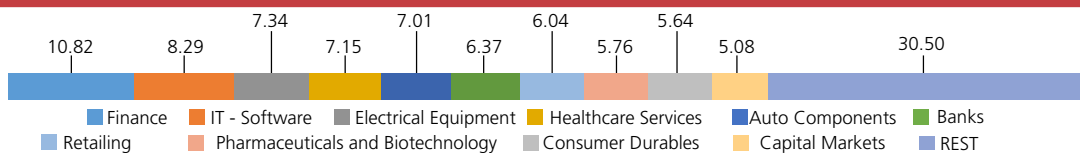
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	10.82	Nippon Life India Asset Management Ltd.	1.37
L&T FINANCE HOLDINGS LTD	1.89	NUVAMA WEALTH MANAGEMENT LIMITED	1.25
Cholamandalam Investment and Finance Company Ltd.	1.70	Prudent Corporate Advisory Services Ltd.	0.75
Power Finance Corporation Ltd.	1.68	Chemicals and Petrochemicals	4.85
HDB FINANCIAL SERVICES LTD	1.57	SOLAR INDUSTRIES INDIA LIMITED	2.14
PIRAMAL FINANCE LTD	1.13	SRF Ltd.	1.78
INDIA SHELTER FINANCE CORPORATION LTD	0.99	Deepak Nitrite Ltd.	0.93
POONAWALLA FINCORP LTD.	0.29	Industrial Products	3.83
HOME FIRST FINANCE CO INDIA REC LTD	0.45	KEI INDUSTRIES LTD	2.66
IT - Software	8.29	Ratnamani Metals & Tubes Ltd.	0.75
Mphasis Ltd	2.93	Polycab India Ltd.	0.42
ORACLE FINANCIAL SERVICES	1.85	Cement and Cement Products	3.69
SOFTWAY LTD	1.52	JK Cement Ltd.	2.21
PERSISTENT SYSTEMS LIMITED	1.11	Dalmia Bharat Limited	1.48
Wipro Ltd.	0.75	Fertilizers and Agrochemicals	3.42
Electrical Equipment	7.34	Coromandel International Ltd.	1.45
GE VERNOVA T&D INDIA LIMITED	5.33	Insurance	2.83
Apar Industries Limited	2.01	Max Financial Services Ltd.	1.52
Healthcare Services	7.15	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.31
Fortis Healthcare India Ltd	3.97	Aerospace and Defense	2.42
Global Health Ltd.	1.45	Bharat Electronics Ltd.	2.42
MAX HEALTHCARE INSTITUTE LTD.	0.92	Telecom - Services	2.01
ASTER DM HEALTHCARE LTD	0.81	BHARTI HEXACOM LTD.	2.01
Auto Components	7.01	Realty	1.83
Schaeffler India Ltd	2.00	OBEROI REALTY LTD	1.83
Bharat Forge Ltd.	1.27	Petroleum Products	1.36
MRF Limited	1.11	HINDUSTAN PETROLEUM CORPORATION LTD	1.13
UNO MINDA LIMITED	0.92	Food Products	1.13
ZF Commercial Vehicle Control Systems India Limited	0.89	AVANTI FEEDS LTD	1.13
Apollo Tyres Ltd.	0.82	Ferrous Metals	1.03
Banks	6.37	Jindal Steel & Power Ltd.	1.03
INDIAN BANK	2.65	Construction	0.45
FEDERAL BANK LTD.	1.64	TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.45
BANK OF MAHARASHTRA	1.52	Beverages	0.39
Bank Of Baroda	0.20	UNITED SPIRITS LTD.	0.39
Retailing	6.04	Equity & Equity related - Total	98.74
VISHAL MEGA MART LIMITED	2.10	Mutual Fund Units	0.20
SWIGGY LTD	1.79	Kotak Liquid Direct Growth	0.20
ETERNAL LIMITED	1.43	Mutual Fund Units - Total	0.20
LENSKART SOLUTIONS LIMITED	0.72	Futures	0.21
Pharmaceuticals and Biotechnology	5.76	Kotak Realty LTD-APR2026	0.21
Ip Laboratories Ltd	3.45	DIXON TECHNOLOGIES INDIA LTD -APR2026	0.20
JB CHEMICALS & PHARMACEUTICALS LTD.	1.79	PERSISTENT SYSTEMS LIMITED-APR2026	0.12
Consumer Durables	5.64	P I INDUSTRIES LTD-APR2026	0.07
DIXON TECHNOLOGIES INDIA LTD.	1.76	SWIGGY LTD-APR2026	0.05
BLUE STAR LTD.	1.53	VOLTA'S LTD -APR2026	0.03
Metro Brands Ltd.	1.20	Triparty Repo	1.19
VOLTA'S LTD.	1.15	Net Current Assets/(Liabilities)	-0.13
Capital Markets	5.08	Grand Total	100.00
BSE LTD.	1.71		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	22,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,42,31,340	28,19,990	15,56,220	8,11,450	3,94,315	1,10,831
Scheme Returns (%)	16.77	16.31	17.33	12.05	6.03	-13.99
Nifty Midcap 150 (TRI) Returns (%)	16.49	16.88	18.32	12.81	5.28	-14.70
Alpha*	0.28	-0.57	-0.99	-0.76	0.75	0.70
Nifty Midcap 150 (TRI) (₹)#	1,37,71,906	29,07,331	16,12,148	8,26,778	3,89,936	1,10,358
Nifty Midcap 100 (TRI) Returns (%)	15.41	16.40	18.70	13.42	5.72	-14.68
Alpha*	1.36	-0.09	-1.37	-1.37	0.30	0.68
Nifty Midcap 100 (TRI) (₹)#	1,21,31,991	28,33,427	16,33,996	8,39,290	3,92,532	1,10,373
Nifty 50 (TRI) (₹)^	76,00,229	21,22,250	11,96,927	6,94,711	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	11.35	10.99	9.96	5.81	0.48	-18.42

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long term capital growth • Investment in equity & equity related securities predominantly in midcap companies. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty Midcap 150 TRI</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty Midcap 100 TRI</p>

Scheme Inception : - March 30, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no. 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 160-164 & 179-183. # Risk rate assumed to be 6.98% (FBI Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK SMALL CAP FUND

An open ended equity scheme predominantly investing in small cap stocks

Investment Objective: The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities by investing predominantly in small cap companies. However, there is no assurance that the objective of the scheme will be achieved.

Investment style	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Harish Bihani

AAUM: ₹15,894.06 crs

AUM: ₹15,157.49 crs

Benchmark*:** NIFTY Smallcap 250 TRI (Tier 1), NIFTY Smallcap 100 TRI (Tier 2)

Allotment Date: February 24, 2005

Folio Count: 9,90,373

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹218.0975	₹257.9151
IDCW	₹95.1488	₹113.2842

(as on March 31, 2026)

Ratios

Portfolio Turnover	23.74%
¹ Beta	0.84
² Sharpe#	0.31
³ Standard Deviation	18.35%
⁴ P/E	32.47
⁵ P/BV	3.54

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	7.23%
Mid Cap	11.84%
Small Cap	79.91%
Debt & Money Market	1.02%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.68%
Direct Plan:	0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

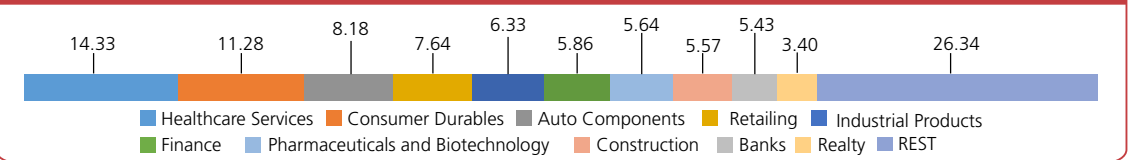
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	14.33	Equity & Equity related	14.33
Healthcare Services	14.33	Healthcare Services	14.33
ASTER DM HEALTHCARE LTD	5.20	Axis Bank Ltd.	1.68
KRISHNA INSTITUTE OF MEDICAL	3.47	KARUR VYSYA BANK LTD.	1.10
VIJAYA DIAGNOSTIC CENTRE PVT	3.33	Ujivan Small Finance Bank Ltd.	0.63
Metropolis Healthcare Ltd.	1.82	Realty	3.40
SURAKSHA DIAGNOSTIC LTD	0.49	BRIGADE ENTERPRISES LIMITED	1.77
JUPITER LIFELINE HOSPITALS LTD	0.02	Mahindra Lifespace Developers Ltd	1.14
Consumer Durables	11.28	MAX ESTATES LIMITED	0.49
Century Plyboards (India) Ltd.	2.70	Capital Markets	3.04
V-Guard Industries Ltd.	1.67	KFIN TECHNOLOGIES LTD.	1.43
BLUE STAR LTD.	1.48	360 ONE WAM LTD.	0.98
Compton Greaves	0.85	ANGEL ONE LIMITED	0.48
Consumer Electricals Ltd	0.87	ANAND RATHI SHARE AND STOCK	
Hawkins Cooker Ltd	0.85	BROKERS LIMITED	0.15
CELLO WORLD LTD.	0.81	IT - Services	2.87
Orient Electric Ltd.	0.67	CYIENT LTD.	1.64
SOMANY CERAMICS LTD.	0.53	SAGILITY INDIA LTD.	1.23
Sheela Foam Ltd	0.48	Agricultural, Commercial and	
Nilkamal Ltd	0.48	Construction Vehicles	2.75
Auto Components	8.18	V.S.T Tillers Tractors Ltd	1.43
Sansara Engineering Ltd.	3.58	BEML LTD.	1.32
MINDA CORPORATION LIMITED	1.29	Textiles and Apparels	2.17
Schaeffler India Ltd	0.90	Garware Technical Fibres Ltd.	1.92
ROLEX RINGS LTD.	0.56	Kewal Kiran Clothing Limited.	0.25
Sandhar Technologies Ltd.	0.56	Insurance	1.94
Retailing	7.64	ICICI LOMBARD GENERAL	1.35
Medplus Health Services Ltd.	1.98	INSURANCE COMPANY LTD	
AVENUE SUPERMARTS LTD.	1.46	MEDI ASSIST HEALTHCARE	0.59
VISHAL MEGA MART LIMITED	1.45	SERVICES LIMITED	1.93
V-Mart Retail Ltd.	1.11	JUBILANT INGREVIA LTD	1.30
Shoppers Stop Ltd.	0.82	Atul Ltd.	0.63
SWIGGY LTD.	0.82	Agricultural Food and other Product	1.43
Industrial Products	6.33	Balrampur Chini Mills Ltd.	1.43
Ratnamani Metals & Tubes Ltd.	1.37	Telecom - Services	1.39
Carborundum Universal Ltd.	1.35	BHARTI HEXACOM LTD.	1.39
HAPPY FORGINGS LTD	1.22	Transport Services	1.32
R R KABEL LTD	0.95	Blue Dart Express Ltd.	1.32
BANSAL WIRE INDUSTRIES LIMITED	0.68	Leisure Services	1.06
WPIL LTD	0.44	DEVYANI INTERNATIONAL LIMITED	1.06
Apollo Pipes Ltd.	0.42	Cement and Cement Products	1.05
Finance	5.86	JK Cement Ltd.	1.05
SHRIRAM FINANCE LTD.	2.07	Commercial Services and Supplies	1.04
FIVE STAR BUSINESS FINANCE LTD	1.57	CMS INFO SYSTEMS LTD	1.04
APTUS VALUE HOUSING FINANCE	1.35	Industrial Manufacturing	0.97
HOME FIRST FINANCE CO INDIA	0.87	ADITYA INFOTECH LIMITED	0.97
Pharmaceuticals and Biotechnology	5.64	Fertilizers and Agrochemicals	0.80
Ajanta Pharma Ltd.	2.12	Dhanuka Agritech Ltd.	0.80
Alembic Pharmaceuticals Ltd.	1.50	Other Consumer Services	0.63
MANKIND PHARMA LTD	1.05	PHYSICSWALLAH LIMITED	0.63
JB CHEMICALS & PHARMACEUTICALS LTD.	0.97	Entertainment	0.58
Construction	5.57	PVR INOX LIMITED	0.58
KALPATARU PROJECTS	2.49	IT - Software	0.35
INTERNATIONAL LIMITED	2.37	HEXAWARE TECHNOLOGIES LTD.	0.35
TECHNO ELECTRIC & ENGINEERING	0.71	Equity & Equity related - Total	98.98
COMPANY LIMITED	2.37	Triparty Repo	1.23
G R Infraprojects Limited	0.71	Net Current Assets/(Liabilities)	-0.21
Banks	5.43	Grand Total	100.00
ICICI Bank Ltd.	2.02		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,62,05,733	25,49,197	14,00,618	6,80,922	3,42,284	1,04,601
Scheme Returns (%)	15.20	14.43	14.37	5.01	-3.26	-23.11
NIFTY Smallcap 250 (TRI) Returns (%)	NA	14.19	16.42	8.99	-0.44	-22.93
Alpha*	NA	0.24	-2.05	-3.97	-2.82	-0.19
NIFTY Smallcap 250 (TRI) (₹)#	NA	25,17,124	15,06,629	7,52,084	3,57,587	1,04,729
Nifty Smallcap 100 (TRI) Returns (%)	11.65	12.54	14.97	8.62	0.27	-22.57
Alpha*	3.55	1.89	-0.60	-3.61	-3.53	-0.54
Nifty Smallcap 100 (TRI) (₹)#	1,01,85,353	23,04,187	14,31,131	7,45,282	3,61,492	1,04,977
Nifty 50 (TRI) (₹)^	1,01,82,035	21,22,250	11,96,927	6,94,711	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	11.65	10.99	9.96	5.81	0.48	-18.42

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity & equity related securities predominantly in small cap Stocks. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.			

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - February 24,2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11/102026-IMD-POD-1/7/602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/11/102026-IMD-POD-1/7/602/2026 dated March 20, 2026 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 160-164 & 179-183. # Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK CONTRA FUND

An open ended equity Scheme following contrarian investment strategy

Investment Objective: The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related instruments. The Scheme will invest in stocks of companies, which are fundamentally sound but are undervalued. Undervalued stocks are stocks of those companies whose true long term potential is not yet recognised by the market. At times, the broad market takes time to appreciate the long-term potential of some fundamentally sound companies. Stocks of such companies are traded at prices below their intrinsic value and are regarded as undervalued stocks. We believe that, over a period of time, the price of a stock reflects the intrinsic value of the underlying company. Thus, the moving up of the price of the undervalued stock towards its intrinsic value will help us generate capital appreciation for investors. There is no assurance that the investment objective of the Scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹4,907.99 crs
AUM:	₹4,679.19 crs
Benchmark***:	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
Allotment Date:	July 27, 2005
Folio Count:	1,43,969

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹136.2827	₹162.1585
IDCW	₹46.9761	₹57.7039

(as on March 31, 2026)

Ratios

Portfolio Turnover	35.11%
¹ Beta	1.02
¹ Sharpe#	0.62
¹ Standard Deviation	15.28%
^{^^} P/E	23.71
^{^^} P/BV	3.03

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	57.07%
Mid Cap	29.63%
Small Cap	11.61%
Debt & Money Market	1.69%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.85%
Direct Plan:	0.58%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 1%

- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

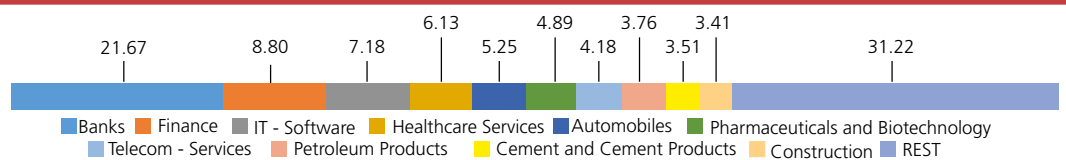
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		LG ELECTRONICS INDIA LTD	0.85
Banks	21.67	Power	2.99
HDFC Bank Ltd.	5.86	NTPC LTD	2.99
ICICI Bank Ltd.	4.75	Ferrous Metals	2.51
STATE BANK OF INDIA	3.67	Jindal Steel & Power Ltd.	1.51
Axis Bank Ltd.	1.89	Tata Steel Ltd.	1.00
Bank Of Baroda	1.38	Retailing	2.36
IndusInd Bank Ltd.	1.33	SWIGGY LTD	1.78
BANK OF MAHARASHTRA	1.21	VISHAL MEGA MART LIMITED	0.58
INDIAN BANK	1.03	Electrical Equipment	2.12
KOTAK MAHINDRA BANK LTD.	0.55	GE VERNOVA T&D INDIA LIMITED	2.12
Finance	8.80	Aerospace and Defense	1.72
SHRIRAM FINANCE LTD.	2.68	Bharat Electronics Ltd.	1.72
POONAWALLA FINCORP LTD.	1.93	Chemicals and Petrochemicals	1.42
BAJAJ FINANCE LTD.	1.85	SRF Ltd.	1.42
PIRAMAL FINANCE LTD	1.40	Beverages	1.37
APTUS VALUE HOUSING FINANCE	0.94	Radico Khaitan Ltd.	1.37
IT - Software	7.18	Consumable Fuels	1.36
Infosys Ltd.	3.03	Coal India Ltd.	1.36
Tech Mahindra Ltd.	2.17	Agricultural, Commercial and	
Mphasis Ltd	1.98	Construction Vehicles	1.23
Healthcare Services	6.13	ASHOK LEYLAND LTD.	1.23
Fortis Healthcare India Ltd	2.27	Personal Products	1.22
PARK MEDI WORLD LIMITED		Godrej Consumer Products Ltd.	1.22
(PARK HOSPITAL)	1.73	Auto Components	1.19
Global Health Ltd.	1.15	UNO MINDA LIMITED	0.62
Metropolis Healthcare Ltd.	0.98	TENNECO CLEAN AIR INDIA LIMITED	0.57
Automobiles	5.25	Transport Services	1.16
Hero MotoCorp Ltd.	2.86	Inter Globe Aviation Ltd	1.16
Maruti Suzuki India Limited	2.39	Non - Ferrous Metals	1.12
Pharmaceuticals and Biotechnology	4.89	Hindalco Industries Ltd	1.12
Ipca Laboratories Ltd.	1.74	Insurance	0.99
JB CHEMICALS & PHARMACEUTICALS LTD.	1.03	SBI Life Insurance Company Ltd	0.99
Ajanta Pharma Ltd.	1.01	Capital Markets	0.84
JUBILANT PHARMOVA LIMITED	1.01	NUVAMA WEALTH MANAGEMENT LIMITED	0.84
Telecom - Services	4.18	Industrial Products	0.82
Bharti Airtel Ltd	2.73	HAPPY FORGINGS LTD	0.62
Indus Towers Ltd.	1.45	KEI INDUSTRIES LTD.	0.20
Petroleum Products	3.76	Fertilizers and Agrochemicals	0.74
RELIANCE INDUSTRIES LTD.	3.39	Coromandel International Ltd.	0.74
Bharat Petroleum Corporation Ltd.	0.37	Diversified FMCG	0.68
Cement and Cement Products	3.51	ITC Ltd.	0.68
Ultratech Cement Ltd.	2.01	Industrial Manufacturing	0.58
Dalmia Bharat Limited	1.50	JYOTI CNC AUTOMATION LTD	0.58
Construction	3.41	Equity & Equity related- Total	98.31
Larsen And Toubro Ltd.	2.40	Triparty Repo	1.87
KALPATARU PROJECTS		Net Current Assets/(Liabilities)	-0.18
INTERNATIONAL LIMITED	1.01	Grand Total	100.00
Consumer Durables	3.11		
Century Plyboards (India) Ltd.	1.19		
VOLTAS LTD.	1.07		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,21,36,158	25,47,545	14,10,597	7,86,123	3,82,684	1,09,673
Scheme Returns (%)	13.44	14.42	14.57	10.77	4.02	-15.71
Nifty 500 (TRI) Returns (%)	12.24	12.16	11.85	7.38	1.38	-18.16
Alpha*	1.20	2.26	2.72	3.39	2.65	2.44
Nifty 500 (TRI) (₹)#	1,04,19,794	22,58,019	12,80,219	7,22,442	3,67,646	1,08,015
Nifty 100 (TRI) Returns (%)	11.80	11.02	10.19	6.11	0.81	-18.34
Alpha*	1.64	3.39	4.38	4.66	3.21	2.63
Nifty 100 (TRI) (₹)#	98,58,913	21,25,896	12,06,671	6,99,829	3,64,509	1,07,890
Nifty 50 (TRI) (₹)^	94,67,515	21,22,250	11,96,927	6,94,711	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	11.48	10.99	9.96	5.81	0.48	-18.42

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:			
• Long term capital growth			
• Investment in portfolio of predominantly equity & equity related securities			
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.			

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - July 27, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *** As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK FOCUSED FUND

An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation/income by investing in equity & equity related instruments across market capitalization of up to 30 companies. However, there is no assurance that the objective of the scheme will be achieved.

	Investment style			Size
	Value	GARP	Growth	
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹3,855.58 crs
AUM:	₹3,700.47 crs
Benchmark***:	Nifty 500 TRI (Tier 1), Nifty 200 TRI (Tier 2)
Allotment Date:	July 16, 2019
Folio Count:	1,06,250

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹23.7622	₹26.3609
IDCW	₹23.7622	₹26.3621

(as on March 31, 2026)

Ratios

Portfolio Turnover	20.01%
¹ Beta	0.93
² Sharpe##	0.52
³ Standard Deviation	13.85%
⁴ P/E	25.98
⁵ P/BV	3.73

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	73.21%
Mid Cap	22.70%
Small Cap	14.13%
Debt & Money Market	4.09%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.88%
Direct Plan:	0.54%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

- If units are redeemed or switched out on or after 1 year from the date of allotment: Nil.

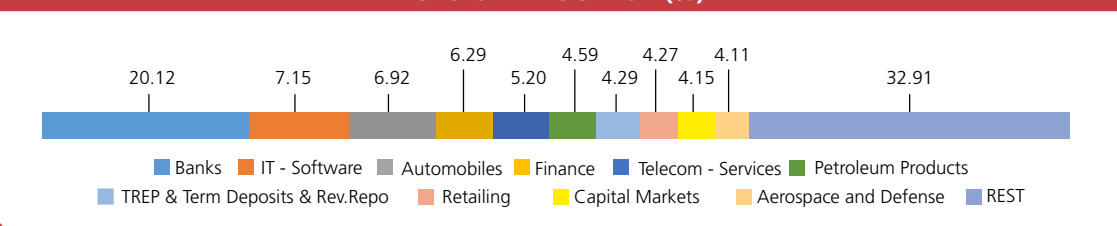
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		NTPC LTD	3.58
Banks	20.12	Electrical Equipment	3.37
HDFC Bank Ltd.	6.60	GE VERNOVA T&D INDIA LIMITED	3.37
ICICI Bank Ltd.	5.68	Industrial Products	3.33
STATE BANK OF INDIA	4.79	KEI INDUSTRIES LTD.	3.33
Axis Bank Ltd.	3.05	Healthcare Services	3.30
IT - Software	7.15	Fortis Healthcare India Ltd	3.30
Infosys Ltd.	2.80	Cement and Cement Products	2.94
Tech Mahindra Ltd.	2.65	Ultratech Cement Ltd.	2.94
PERSISTENT SYSTEMS LIMITED	1.70	Beverages	2.66
Automobiles	6.92	Radico Khaitan Ltd.	2.66
Hero MotoCorp Ltd.	3.56	Transport Services	2.63
Maruti Suzuki India Limited	3.36	Inter Globe Aviation Ltd	2.63
Finance	6.29	Pharmaceuticals and Biotechnology	2.61
SHRIRAM FINANCE LTD.	4.77	Divi s Laboratories Ltd.	2.61
POONAWALLA FINCORP LTD.	1.52	Construction	2.54
Telecom - Services	5.20	Larsen And Toubro Ltd.	2.54
Bharti Airtel Ltd	5.20	Chemicals and Petrochemicals	2.19
Petroleum Products	4.59	SRF Ltd.	2.19
RELIANCE INDUSTRIES LTD.	4.59	Consumer Durables	2.11
Retailing	4.27	BLUE STAR LTD.	2.11
ETERNAL LIMITED	4.27	Personal Products	1.85
Capital Markets	4.15	Godrej Consumer Products Ltd.	1.85
BSE LTD.	2.52	Equity & Equity related - Total	95.91
ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	1.63	Triparty Repo	4.29
Aerospace and Defense	4.11	Net Current Assets/(Liabilities)	-0.20
Bharat Electronics Ltd.	4.11	Grand Total	100.00
Power	3.58		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	8,10,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	12,32,086	7,49,591	3,87,808	1,12,336
Scheme Returns (%)	12.25	8.86	4.91	-11.74
Nifty 500 TRI (%)	11.79	7.38	1.38	-18.16
Alpha*	0.46	1.48	3.54	6.41
Nifty 500 TRI (₹)#	12,12,756	7,22,442	3,67,646	1,08,015
Nifty 200 (TRI) Returns (%)	11.30	7.16	1.56	-17.69
Alpha*	0.95	1.70	3.35	5.95
Nifty 200 (TRI) (₹)#	11,92,450	7,18,502	3,68,693	1,08,332
Nifty 50 (TRI) (₹)^	11,35,820	6,94,711	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	9.88	5.81	0.48	-18.42

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High	Risk-o-meter The risk of the benchmark is Very High
<ul style="list-style-type: none"> • Long term capital growth • Investment in equity & equity related securities across market capitalisation in maximum 30 stocks 			
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.			

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - July 16,2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category. * For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK ELSS TAX SAVER FUND

An Open-Ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefits

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of equity and equity related securities and enable investors to avail the income tax rebate, as permitted from time to time. However, there is no assurance that the objective of the scheme will be achieved.

Investment style		Value	GARP	Growth	Size
					Large
					Medium
					Small

GARP - Growth at a Reasonable Price

Fund Manager*^: Mr. Harsha Upadhyaya

AAUM: ₹5,928.42 crs

AUM: ₹5,586.74 crs

Benchmark: Nifty 500 TRI

Allotment Date: November 23, 2005

Folio Count: 5,03,870

Minimum Investment Amount

Initial & Additional Investment

- ₹500 and in multiples of ₹500

Systematic Investment Plan (SIP)

- ₹500 and in multiples of ₹500

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹102.2673	₹120.7479
IDCW	₹38.2732	₹50.5806

(as on March 31, 2026)

Ratios

Portfolio Turnover	21.84%
¹ Beta	0.96
² Sharpe##	0.34
³ Standard Deviation	14.59%
^{^^} P/E	21.95
^{^^} P/BV	2.92

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	70.22%
Mid Cap	20.95%
Small Cap	8.69%
Debt & Money Market	0.14%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.78%

Direct Plan: 0.62%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and IDCW (Payout) (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

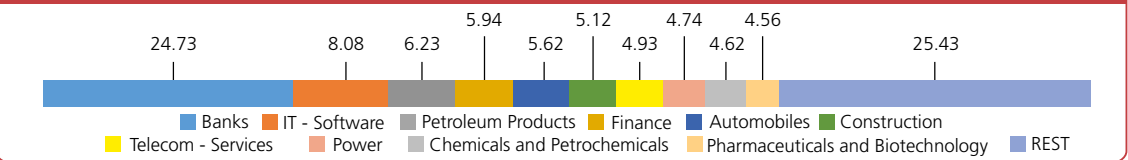
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Retailing	3.33
Banks	24.73	ETERNAL LIMITED	2.46
HDFC Bank Ltd.	7.86	LENSKART SOLUTIONS LIMITED	0.62
STATE BANK OF INDIA	5.52	SWIGGY LTD	0.25
ICICI Bank Ltd.	4.96	Food Products	2.77
Axis Bank Ltd.	2.08	Britannia Industries Ltd.	2.77
Bank Of Baroda	1.68	Ferrous Metals	1.99
KOTAK MAHINDRA BANK LTD.	1.42	Jindal Steel & Power Ltd.	1.99
IndusInd Bank Ltd.	1.21	Auto Components	1.96
IT - Software	8.08	Bosch Ltd.	1.96
Tech Mahindra Ltd.	3.34	Consumer Durables	1.90
Infosys Ltd.	3.09	VOLTAS LTD.	1.14
Mphasis Ltd.	1.65	MIDWEST LTD PRE IPO	0.76
Petroleum Products	6.23	Cement and Cement Products	1.83
HINDUSTAN PETROLEUM CORPORATION LTD	2.25	Ultratech Cement Ltd.	1.83
Bharat Petroleum Corporation Ltd.	2.01	Industrial Manufacturing	1.74
RELIANCE INDUSTRIES LTD.	1.97	KAYNES TECHNOLOGY INDIA LTD.	0.92
Finance	5.94	DEE DEVELOPMENT ENGINEERS LTD	0.82
BAJAJ FINANCE LTD.	2.26	Transport Services	1.59
PIRAMAL FINANCE LTD	1.40	Inter Globe Aviation Ltd	1.59
CRISIL Ltd.	1.08	Aerospace and Defense	1.36
APTUS VALUE HOUSING FINANCE	0.74	Data Patterns (India) Ltd.	1.36
POONAWALLA FINCORP LTD.	0.46	Capital Markets	1.16
Automobiles	5.62	ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	0.62
Hero MotoCorp Ltd.	2.72	NUVAMA WEALTH MANAGEMENT LIMITED	0.54
Mahindra & Mahindra Ltd.	1.85	Other Consumer Services	1.02
TVS Motors Company Ltd	1.05	PHYSICSWALLAH LIMITED	1.02
Construction	5.12	Fertilizers and Agrochemicals	0.99
Larsen And Toubro Ltd.	2.42	Coromandel International Ltd.	0.99
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.66	Beverages	0.98
Engineers India Ltd.	1.04	UNITED SPIRITS LTD.	0.98
Telecom - Services	4.93	Electrical Equipment	0.90
Bharti Airtel Ltd	3.88	ABB India Ltd	0.90
Indus Towers Ltd.	1.05	Healthcare Services	0.78
Power	4.74	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	0.78
NTPC LTD	3.10	Entertainment	0.61
Power Grid Corporation Of India Ltd.	1.64	Sun TV Network Ltd.	0.61
Chemicals and Petrochemicals	4.62	Textiles and Apparels	0.38
Linde India Ltd.	2.45	Garware Technical Fibres Ltd.	0.38
SOLAR INDUSTRIES INDIA LIMITED	1.30	Equity & Equity related - Total	99.86
SRF Ltd.	0.87	Triparty Repo	0.39
Pharmaceuticals and Biotechnology	4.56	Net Current Assets/(Liabilities)	-0.25
Sun Pharmaceuticals Industries Ltd.	2.36	Grand Total	100.00
Divi s Laboratories Ltd.	1.58		
Lupin Ltd.	0.62		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	99,45,031	22,38,001	12,61,038	7,11,153	3,59,426	1,07,520
Scheme Returns (%)	12.21	11.99	11.42	6.75	-0.10	-18.88
Nifty 500 (TRI) Returns (%)	12.19	12.16	11.85	7.38	1.38	-18.16
Alpha*	0.02	-0.17	-0.42	-0.63	-1.48	-0.72
Nifty 500 (TRI) (₹)#	99,20,946	22,58,019	12,80,219	7,22,442	3,67,646	1,08,015
Nifty 50 (TRI) (₹)^	89,83,975	21,22,250	11,96,927	6,94,711	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	11.38	10.99	9.96	5.81	0.48	-18.42

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • long term capital growth with a 3 year lock in • Investment in portfolio of predominantly equity & equity related securities. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty 500 TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - November 23, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK INFRASTRUCTURE & ECONOMIC REFORM FUND

An open ended equity scheme following Infrastructure & Economic Reform theme

Investment Objective: The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related securities of companies involved in economic development of India as a result of potential investments in infrastructure and unfolding economic reforms. There is no assurance that the investment objective of the Scheme will be achieved

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Nalin Rasik Bhatt

AAUM: ₹2,177.71 crs

AUM: ₹2,054.92 crs

Benchmark: Nifty Infrastructure TRI (Tier 1)

Allotment Date: February 25, 2008

Folio Count: 1,41,075

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹58.1262	₹69.2353
IDCW	₹46.4876	₹68.4434

(as on March 31, 2026)

Ratios

Portfolio Turnover	29.22%
¹ Beta	0.97
¹ Sharpe#	0.46
¹ Standard Deviation	19.94%
^{^^} P/E	23.24
^{^^} P/BV	3.54

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	44.92%
Mid Cap	16.33%
Small Cap	38.91%
Debt & Money Market	-0.16%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.04%
Direct Plan:	0.69%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%

- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

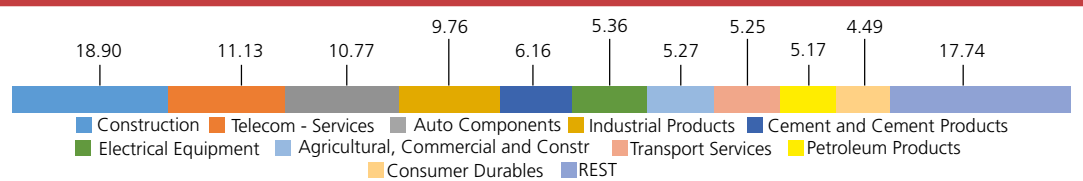
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Construction	18.90	Transport Services	5.25
Larsen And Toubro Ltd.	10.35	MAHINDRA LOGISTICS LTD	2.30
KALPATARU PROJECTS INTERNATIONAL LIMITED	3.24	Inter Globe Aviation Ltd	1.55
Engineers India Ltd.	1.60	Container Corporation of India Ltd.	1.40
G R Infraprojects Limited	1.40	Petroleum Products	5.17
Ashoka Buildcon Limited	1.21	RELIANCE INDUSTRIES LTD.	5.17
M&B ENGINEERING LTD	0.69	Consumer Durables	4.49
H G Infra Engineering Ltd.	0.41	Kajaria Ceramics Ltd.	1.61
Telecom - Services	11.13	GREENPANEL INDUSTRIES LTD	1.50
Bharti Airtel Ltd	6.55	V-Guard Industries Ltd.	1.38
Indus Towers Ltd.	4.58	Finance	3.24
Auto Components	10.77	SHRIRAM FINANCE LTD.	1.91
Bosch Ltd.	2.45	Power Finance Corporation Ltd.	1.33
Sansera Engineering Ltd.	1.92	Aerospace and Defense	3.20
Schaeffler India Ltd	1.59	Bharat Electronics Ltd.	1.95
Bharat Forge Ltd.	1.47	ASTRA MICROWAVE PRODUCTS LTD.	1.25
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.43	Chemicals and Petrochemicals	3.17
Apollo Tyres Ltd.	1.08	SOLAR INDUSTRIES INDIA LIMITED	3.17
Exide Industries Ltd	0.83	Realty	1.76
Industrial Products	9.76	Mahindra Lifespace Developers Ltd	1.22
Cummins India Ltd.	3.19	BRIGADE ENTERPRISES LIMITED	0.54
KSH INTERNATIONAL LTD	1.67	Gas	1.35
Ratnamani Metals & Tubes Ltd.	1.54	Petronet LNG Ltd.	0.98
Carborundum Universal Ltd.	1.36	Gujarat State Petronet Ltd.	0.37
AIA Engineering Limited.	1.27	Industrial Manufacturing	1.29
WPIL LTD	0.73	JYOTI CNC AUTOMATION LTD	1.29
Cement and Cement Products	6.16	Power	1.27
Ultratech Cement Ltd.	3.14	NTPC LTD	1.27
SHREE CEMENT LTD.	3.02	Healthcare Services	1.14
Electrical Equipment	5.36	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	1.14
ATLANTA ELECTRICALS LIMITED	1.56	Oil	1.04
ABB India Ltd	1.46	OIL INDIA LIMITED	1.04
EMMVEE PHOTOVOLTAIC POWER LIMITED	1.46	Other Utilities	0.44
AZAD ENGINEERING LTD	1.30	CONCORD ENVIRO SYSTEMS LIMITED	0.44
Agricultural, Commercial and Construction Vehicles	5.27	Equity & Equity related - Total	100.16
V.S.T Tillers Tractors Ltd	3.02	Triparty Repo	0.10
ASHOK LEYLAND LTD.	2.25	Net Current Assets/(Liabilities)	-0.26
		Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	92,43,555	26,58,111	15,56,440	8,05,181	3,69,613	1,09,288
Scheme Returns (%)	14.21	15.21	17.33	11.74	1.73	-16.28
Nifty Infrastructure (TRI) Returns (%)	10.47	15.18	16.98	13.47	7.02	-11.06
Alpha*	3.74	0.03	0.35	-1.73	-5.30	-5.22
Nifty Infrastructure (TRI) (₹)#	61,74,683	26,54,343	15,36,998	8,40,400	4,00,186	1,12,790
Nifty 50 (TRI) (₹)^	69,35,979	21,22,250	11,96,927	6,94,711	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	11.56	10.99	9.96	5.81	0.48	-18.42

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Fund



Benchmark - Tier 1



Scheme Inception : - February 25, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)(2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBI Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK PIONEER FUND

An open ended equity scheme investing in pioneering innovation theme.

Investment Objective: The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity, equity related instruments and units of global mutual funds which invests into such companies that utilize new forms of production, technology, distribution or processes which are likely to challenge existing markets or value networks, or displace established market leaders, or bring in novel products and/or business models. However, there is no assurance that the objective of the scheme will be achieved.

	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani
AAUM:	₹3,184.26 crs
AUM:	₹3,083.05 crs
Benchmark:	85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI
Allotment Date:	October 31, 2019
Folio Count:	1,06,593

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹28.4654	₹31.4609
IDCW	₹28.4776	₹31.4562

(as on March 31, 2026)

Ratios

Portfolio Turnover	13.12%
¹ Beta	0.98
² Sharpe#	0.82
³ Standard Deviation	14.11%
⁴ P/E	43.04
⁵ P/BV	5.15

Source: ¹ICRA MFI Explorer, ²Bloomberg P/E ratio is for domestic portfolio

Market Capitalisation*

Large Cap	32.19%
Mid Cap	25.02%
Small Cap	21.49%
Debt & Money Market	2.72%
Overseas Investment	18.58%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.91%
Direct Plan:	0.54%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

Data as on 31st March, 2026 unless otherwise specified.

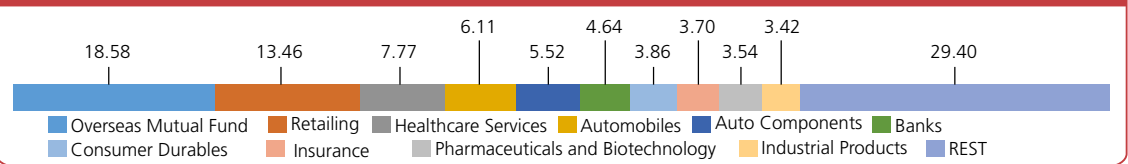
Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related	13.46	BHARTI HEXACOM LTD.		3.03
Retailing		Petroleum Products		2.79
ETERNAL LIMITED	4.62	RELIANCE INDUSTRIES LTD.		2.79
VISHAL MEGA MART LIMITED	2.07	Transport Services		2.65
AVENUE SUPERMARTS LTD.	1.92	Inter Globe Aviation Ltd		2.65
INFO EDGE (INDIA) LTD.	1.35	Electrical Equipment		2.28
Trent Ltd	1.12	GE VERNOVA T&D INDIA LIMITED		2.28
Medplus Health Services Ltd.	1.07	Chemicals and Petrochemicals		2.22
SWIGGY LTD	0.91	SOLAR INDUSTRIES INDIA LIMITED		1.35
BRAINBEES SOLUTIONS LIMITED	0.40	JUBILANT INGREVIA LTD		0.87
Healthcare Services	7.77	Capital Markets		2.06
ASTER DM HEALTHCARE LTD	2.19	360 ONE WAM LTD.		2.06
KRISHNA INSTITUTE OF MEDICAL	2.19	Personal Products		1.96
VIJAYA DIAGNOSTIC CENTRE PVT	1.65	Godrej Consumer Products Ltd.		1.96
Automobiles	6.11	Industrial Manufacturing		1.90
Maruti Suzuki India Limited	2.87	ADITYA INFOTECH LIMITED		1.90
Mahindra & Mahindra Ltd.	2.20	Financial Technology (Fintech)		1.74
TVS Motors Company Ltd	1.04	PB FINTECH LTD.		1.74
Auto Components	5.52	IT - Software		1.35
UNO MINDA LIMITED	2.58	CAPILLARY TECHNOLOGIES		1.35
Schaeffler India Ltd	1.23	Other Consumer Services		0.96
MINDA CORPORATION LIMITED	0.98	PHYSICSWALLAH LIMITED		0.96
ROLEX RINGS LTD.	0.73	Finance		0.93
Banks	4.64	APTUS VALUE HOUSING FINANCE		0.93
ICICI Bank Ltd.	3.38	Realty		0.79
HDFC Bank Ltd.	1.26	Mahindra Lifespace Developers Ltd		0.79
Consumer Durables	3.86	Commercial Services and Supplies		0.76
Titan Company Ltd.	2.18	CMS INFO SYSTEMS LTD		0.66
DIXON TECHNOLOGIES INDIA LTD.	1.68	Tracxn Technologies Ltd.		0.10
Insurance	3.70	Diversified		0.68
ICICI LOMBARD GENERAL INSURANCE	1.97	3M India Ltd.		0.68
COMPANY LTD	1.73	IT - Services		0.50
SBI Life Insurance Company Ltd	1.73	CYIENT LTD.		0.50
Pharmaceuticals and Biotechnology	3.54	Equity & Equity related - Total		78.62
MANKIND PHARMA LTD	1.42	Mutual Fund Units		
ANTHEM BIOSCIENCES LTD	1.06	Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	17.08
Sun Pharmaceuticals Industries Ltd.	1.06	Geninnov Global Master Fund	Overseas Mutual Fund	1.50
Industrial Products	3.42	Mutual Fund Units - Total		18.58
AIA Engineering Limited.	1.36	Triparty Repo		2.93
HAPPY FORGINGS LTD	0.91	Net Current Assets/(Liabilities)		-0.13
Ratnamani Metals & Tubes Ltd.	0.64	Grand Total		100.00
Carborundum Universal Ltd.	0.51			
Telecom - Services	3.03			

For viewing detailed portfolio of Ishares NASDAQ 100 UCITS ETF USD on desktop please visit: <https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf>

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	7,80,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	14,10,396	8,71,522	4,35,648	1,22,423
Scheme Returns (%)	18.03	14.95	12.84	3.81
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI)	13.80	10.28	5.35	-13.20
Alpha*	4.24	4.67	7.49	17.01
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) (₹)#	12,27,711	7,76,683	3,90,348	1,11,360
Nifty 50 (TRI) (₹)^	10,69,875	6,94,679	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	9.61	5.81	0.48	-18.42

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities of companies operating with pioneering innovations theme without any market capitalisation and sector bias. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - October 31, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PR). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. * For Fund Manager experience, please refer page 160-164 & 179-183. # Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK ESG EXCLUSIONARY STRATEGY FUND

An Open ended Equity Scheme following Environment, Social and Governance (ESG) theme

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow Environmental, Social and Governance parameters. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Mandar Pawar

AAUM: ₹750.57 crs

AUM: ₹709.25 crs

Benchmark: Nifty 100 ESG Index TRI

Allotment Date: December 11, 2020

Folio Count: 26,914

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹15.2661	₹16.6150
IDCW	₹15.2660	₹16.6155

(as on March 31, 2026)

Ratios

Portfolio Turnover	22.63%
¹ Beta	0.93
² Sharpe##	0.28
³ Standard Deviation	13.55%
⁴ P/E	22.82
⁵ P/BV	3.27

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	78.99%
Mid Cap	15.52%
Small Cap	3.39%
Debt & Money Market	2.10%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.35%
Direct Plan:	0.93%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%

- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

- Redemption of units would be done on First in First out Basis (FIFO).

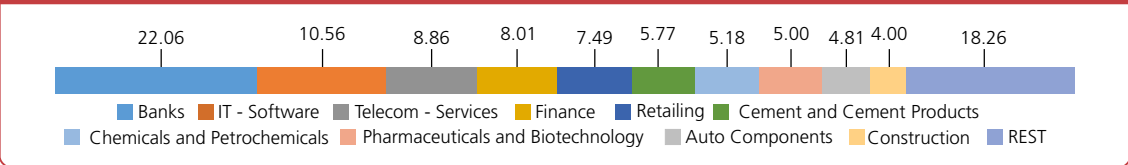
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks			
HDFC Bank Ltd.	22.06	Bosch Ltd.	1.82
ICICI Bank Ltd.	6.19	Apollo Tyres Ltd.	0.87
Axis Bank Ltd.	5.10	Construction	
STATE BANK OF INDIA	3.93	Larsen And Toubro Ltd.	4.00
KOTAK MAHINDRA BANK LTD.	3.73	Automobiles	
INDIAN BANK	1.25	Hero MotoCorp Ltd.	2.14
Bank Of Baroda	1.07	Mahindra & Mahindra Ltd.	0.92
IT - Software		Maruti Suzuki India Limited	0.87
Infosys Ltd.	0.79	Petroleum Products	
Tech Mahindra Ltd.	10.56	RELIANCE INDUSTRIES LTD.	3.48
Tata Consultancy Services Ltd.	3.53	Bharat Petroleum Corporation Ltd.	1.24
HCL Technologies Ltd.	3.51	HINDUSTAN PETROLEUM CORPORATION LTD	1.19
Telecom - Services		Food Products	
Bharti Airtel Ltd	8.86	Britannia Industries Ltd.	1.68
Indus Towers Ltd.	7.68	Personal Products	
Finance		Godrej Consumer Products Ltd.	1.54
BAJAJ FINANCE LTD.	8.01	Electrical Equipment	
SHRIRAM FINANCE LTD.	3.73	Siemens Ltd.	1.37
Power Finance Corporation Ltd.	3.32	Diversified FMCG	
Retailing		Hindustan Unilever Ltd.	1.16
ETERNAL LIMITED	7.49	Healthcare Services	
AVENUE SUPERMARTS LTD.	4.52	Metropolis Healthcare Ltd.	1.10
Shoppers Stop Ltd.	1.84	Power	
V-Mart Retail Ltd.	0.65	NTPC LTD	0.78
Cement and Cement Products		GAIL (India) Ltd.	0.58
Ultratech Cement Ltd.	3.64	Commercial Services and Supplies	
Ambuja Cements Ltd.	1.70	Teamlease Services Ltd	0.29
JK Cement Ltd.	0.43	Industrial Products	
Chemicals and Petrochemicals		APL APOLLO TUBES LTD.	0.25
Linde India Ltd.	5.18	Equity & Equity related - Total	
SRF Ltd.	4.05	Mutual Fund Units	
Pharmaceuticals and Biotechnology		Kotak Liquid Direct Growth	0.58
GlaxoSmithKline Pharmaceuticals Ltd.	1.13	Mutual Fund Units - Total	
Biocon Ltd.	5.00	Triparty Repo	
Abbott India Ltd.	1.77	Net Current Assets/(Liabilities)	
Abbott India Ltd.	1.37	Grand Total	
Cipla Ltd.	1.10		
Auto Components			
Bharat Forge Ltd.	0.76		
	4.81		
	2.12		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	6,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	7,33,882	6,73,786	3,58,922	1,07,724
Scheme Returns (%)	5.08	4.59	-0.20	-18.58
Nifty 100 ESG Index (TRI) (%)	6.92	6.29	1.94	-17.00
Alpha*	-1.84	-1.70	-2.14	-1.58
Nifty 100 ESG Index (TRI) (₹)#	7,70,906	7,03,094	3,70,843	1,08,802
Nifty 50 (TRI) (₹)^	7,61,850	6,94,711	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	6.48	5.81	0.48	-18.42

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Investment in Portfolio of predominantly equity & equity related securities of companies following environmental, social and governance (ESG) criteria. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty 100 ESG Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 11, 2020. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK MANUFACTURE IN INDIA FUND

An open ended equity scheme following manufacturing theme

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow the manufacturing theme. However, there can be no assurance that the investment objective of the Scheme will be realized.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Harsha Upadhyaya & Mr. Abhishek Bisen

AAUM: ₹2,501.60 crs

AUM: ₹2,400.89 crs

Benchmark: Nifty India Manufacturing TRI

Allotment Date: February 22, 2022

Folio Count: 94,111

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹18.2273	₹19.4325
IDCW	₹18.2271	₹19.4325

(as on March 31, 2026)

Ratios

Portfolio Turnover	36.17%
¹ Beta	0.97
¹ Sharpe##	0.72
¹ Standard Deviation	16.53%
^{^^} P/E	30.09
^{^^} P/BV	3.45

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	55.39%
Mid Cap	20.88%
Small Cap	18.84%
Debt & Money Market	4.89%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.98%
Direct Plan:	0.59%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

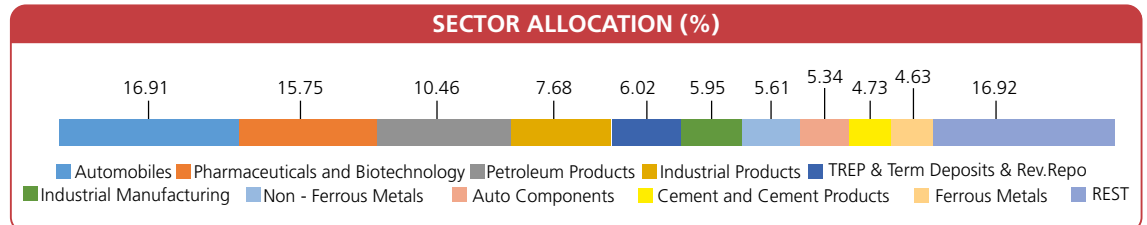
- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

Scheme Inception : - February 22, 2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

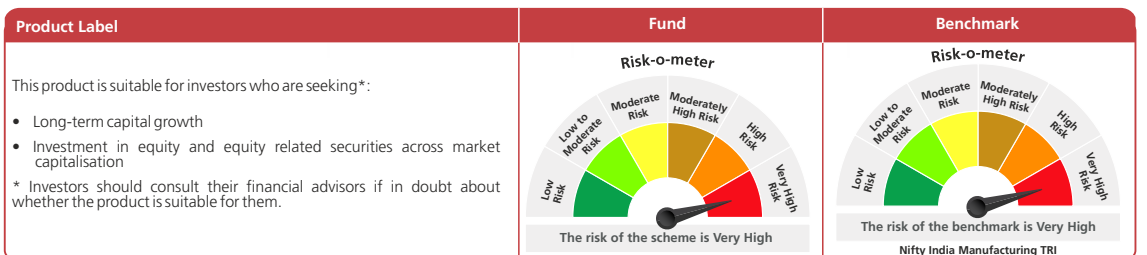
PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	16.88	KROSS LIMITED	0.49
Automobiles		Cement and Cement Products	4.73
Mahindra & Mahindra Ltd.	4.62	Ultratech Cement Ltd.	1.90
TVS Motors Company Ltd	3.50	India Cements Ltd.	1.72
Hero MotoCorp Ltd.	3.37	Dalmia Bharat Limited	1.11
Maruti Suzuki India Limited	3.33	Ferrous Metals	4.63
Eicher Motors Ltd.	2.06	Tata Steel Ltd.	4.63
Pharmaceuticals and Biotechnology	15.75	Electrical Equipment	3.91
Sun Pharmaceuticals Industries Ltd.	5.12	WAAREE ENERGIES LIMITED	1.44
Divi s Laboratories Ltd.	2.48	ABB India Ltd	1.24
RUBICON RESEARCH LTD (PRE IPO)	1.64	EMMVEE PHOTOVOLTAIC	
Biocon Ltd.	1.50	POWER LIMITED	1.23
Lupin Ltd.	1.20	Aerospace and Defense	3.38
ANTHEM BIOSCIENCES LTD	1.17	Bharat Electronics Ltd.	3.38
RUBICON RESEARCH LTD	1.02	Agricultural, Commercial and Constr	2.92
GlaxoSmithKline Pharmaceuticals Ltd.	0.95	ASHOK LEYLAND LTD.	1.93
Ipca Laboratories Ltd.	0.67	TML COMMERCIAL VEHICLES LIMITED	0.99
Petroleum Products	10.46	Chemicals and Petrochemicals	2.35
RELIANCE INDUSTRIES LTD.	4.20	SOLAR INDUSTRIES INDIA LIMITED	1.33
HINDUSTAN PETROLEUM CORPORATION LTD		SRF Ltd.	1.02
Bharat Petroleum Corporation Ltd.	2.51	Food Products	2.03
Indian Oil Corporation Ltd	2.34	Britannia Industries Ltd.	2.03
Industrial Products	7.68	Consumer Durables	1.03
Cummins India Ltd.	2.58	VOLTAS LTD.	1.03
Graphite India Ltd.	2.57	Diversified	0.69
KSH INTERNATIONAL LTD	1.19	3M India Ltd.	0.69
Carborundum Universal Ltd.	0.89	Textiles and Apparels	0.46
QUADRANT FUTURE TEK LIMITED	0.45	Garware Technical Fibres Ltd.	0.46
Industrial Manufacturing	5.95	Equity & Equity related - Total	93.80
POWERICA LIMITED	1.67	6% TVS MOTOR CUMULATIVE	
DEE DEVELOPMENT ENGINEERS LTD	1.51	NON-CONVERTIBLE REDEEMABLE	
KAYNES TECHNOLOGY INDIA LTD.	1.51	PREFERENCE SHARES (NCRPS)-	
ADITYA INFOTECH LIMITED	0.66	1 YEAR MATURITY	0.03
JYOTI CNC AUTOMATION LTD	0.60	Equity & Equity related - Total	0.03
Non - Ferrous Metals	5.61	Mutual Fund Units	
Hindalco Industries Ltd	3.68	Kotak Liquid Direct Growth	0.39
NATIONAL ALUMINIUM COMPANY LTD	1.93	Mutual Fund Units - Total	0.39
Auto Components	5.34	Futures	
Bosch Ltd.	1.20	KEI INDUSTRIES LTD.-APR2026	1.31
TENNECO CLEAN AIR INDIA LIMITED	1.10	Triparty Repo	6.02
Schaeffler India Ltd	0.91	Net Current Assets/(Liabilities)	-0.24
Apollo Tyres Ltd.	0.86	Grand Total	100.00
Sansera Engineering Ltd.	0.78		



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	6,45,773	4,07,810	1,16,723
Scheme Returns (%)	12.33	8.30	-5.08
Nifty India Manufacturing (TRI) Returns (%)	13.93	9.65	-5.89
Alpha*	-1.60	-1.35	0.81
Nifty India Manufacturing (TRI) (₹)#	6,67,129	4,15,939	1,16,197
Nifty 50 (TRI) (₹)^	5,50,749	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	4.60	0.48	-18.42



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK BUSINESS CYCLE FUND

An open ended equity scheme following business cycles based investing theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani & Mr. Abhishek Bisen
AAUM:	₹2,865.68 crs
AUM:	₹2,740.81 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	September 28, 2022
Folio Count:	93,023

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.3782	₹15.1634
IDCW	₹13.3642	₹14.0938

(as on March 31, 2026)

Ratios

Portfolio Turnover	23.10%
¹ Beta	0.94
² Sharpe#	0.50
³ Standard Deviation	14.63%
⁴ P/E	28.06
⁵ P/BV	3.40

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	47.47%
Mid Cap	24.20%
Small Cap	28.14%
Debt & Money Market	0.19%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.95%
Direct Plan:	0.63%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

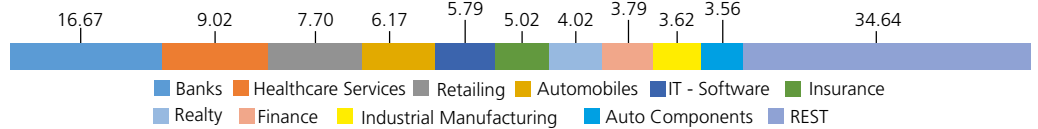
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		360 ONE WAM LTD.	2.29
Banks	16.67	ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	1.11
ICICI Bank Ltd.	6.97	Consumer Durables	3.37
Axis Bank Ltd.	4.33	Century Plyboards (India) Ltd.	2.18
HDFC Bank Ltd.	2.96	LG ELECTRONICS INDIA LTD	1.19
INDIAN BANK	2.41	Construction	3.25
Healthcare Services	9.02	Larsen And Toubro Ltd.	1.74
ASTER DM HEALTHCARE LTD	4.25	KALPATARU PROJECTS	
KRISHNA INSTITUTE OF MEDICAL VIJAYA DIAGNOSTIC CENTRE PVT	2.45	INTERNATIONAL LIMITED	1.51
Retailing	7.70	Pharmaceuticals and Biotechnology	3.25
ETERNAL LIMITED	2.65	MANKIND PHARMA LTD	1.47
VISHAL MEGA MART LIMITED	2.40	Sun Pharmaceuticals Industries Ltd.	0.93
AVENUE SUPERMARTS LTD.	2.22	Ipca Laboratories Ltd.	0.85
BRAINBEE SOLUTIONS LIMITED	0.43	Personal Products	2.34
Automobiles	6.17	Godrej Consumer Products Ltd.	2.34
Maruti Suzuki India Limited	2.68	Cement and Cement Products	2.04
Mahindra & Mahindra Ltd.	2.32	Ultratech Cement Ltd.	2.04
TVS Motors Company Ltd	1.17	Industrial Products	1.89
IT - Software	5.79	HAPPY FORGINGS LTD	1.23
Infosys Ltd.	2.18	BANSAL WIRE INDUSTRIES LIMITED	0.66
Mphasis Ltd	1.73	Petroleum Products	1.74
HEXAWARE TECHNOLOGIES LTD.	1.07	RELIANCE INDUSTRIES LTD.	1.74
Tech Mahindra Ltd.	0.81	Beverages	1.53
Insurance	5.02	UNITED SPIRITS LTD.	1.53
SBI Life Insurance Company Ltd	2.16	Electrical Equipment	1.49
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD		GE VERNOVA T&D INDIA LIMITED	1.49
MEDI ASSIST HEALTHCARE SERVICES LIMITED	0.70	Power	1.49
Realty	4.02	NTPC LTD	1.49
BRIGADE ENTERPRISES LIMITED	1.48	IT - Services	1.37
OBEROI REALTY LTD	1.39	SAGILITY INDIA LTD.	1.37
Mahindra Lifespace Developers Ltd	1.15	Chemicals and Petrochemicals	0.98
Finance	3.79	JUBILANT INGREVIA LTD	0.98
SHRIRAM FINANCE LTD.	2.74	Diversified FMCG	0.94
APTUS VALUE HOUSING FINANCE	1.05	ITC Ltd.	0.94
Industrial Manufacturing	3.62	Commercial Services and Supplies	0.85
ADITYA INFOTECH LIMITED	3.62	CMS INFO SYSTEMS LTD	0.85
Auto Components	3.56	Aerospace and Defense	0.76
UNO MINDA LIMITED	1.93	HINDUSTAN AERONAUTICS LTD.	0.76
TENNECO CLEAN AIR INDIA LIMITED	0.95	Transport Services	0.28
ROLEX RINGS LTD.	0.68	WESTERN CARRIERS (INDIA) LTD	0.28
Telecom - Services	3.48	Equity & Equity related - Total	99.81
BHARTI HEXACOM LTD.	3.48	Triparty Repo	0.52
Capital Markets	3.40	Net Current Assets/(Liabilities)	-0.33
		Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 Years	1 Year
Total amount invested (₹)	4,30,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	4,78,580	3,77,911	1,08,444
Scheme Returns (%)	5.94	3.19	-17.53
NIFTY 500 (TRI) Returns (%)	4.37	1.38	-18.16
Alpha*	1.58	1.82	0.63
NIFTY 500 TRI (₹)#	4,65,305	3,67,646	1,08,015
Nifty 50 (TRI) (₹)^	4,53,941	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	2.99	0.48	-18.42

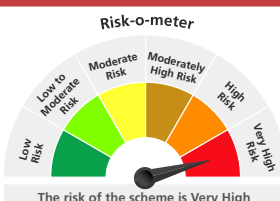
Product Label

This product is suitable for investors who are seeking*:

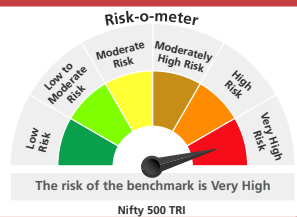
- Long-term capital growth
- Investment in portfolio of predominantly equity & equity related securities of companies with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 28, 2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. **For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK BANKING & FINANCIAL SERVICES FUND

An open ended equity scheme investing in the Banking and Financial Services sectors

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*: Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen

AAUM: ₹1,372.07 crs

AUM: ₹1,293.28 crs

Benchmark: Nifty Financial Services Index TRI

Allotment Date: February 27, 2023

Folio Count: 59,511

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.9785	₹14.6685
IDCW	₹13.9784	₹14.6663

(as on March 31, 2026)

Ratios

Portfolio Turnover	30.09%
¹ Beta	0.98
¹ Sharpe##	0.33
¹ Standard Deviation	15.20%
¹ P/E	16.34
¹ P/BV	2.19

Source: ¹ICRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	66.70%
Mid Cap	17.23%
Small Cap	12.58%
Debt & Money Market	3.49%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.12%

Direct Plan: 0.68%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

• For redemption / switch out within 30 days from the date of allotment: 0.5%

• If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

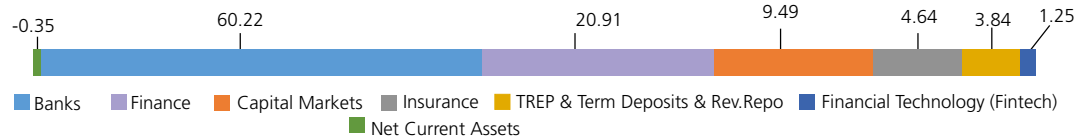
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	60.22	Power Finance Corporation Ltd.	1.17
HDFC Bank Ltd.	13.70	INDIA SHELTER FINANCE CORPORATION LTD	0.93
ICICI Bank Ltd.	12.02	HOME FIRST FINANCE CO INDIA	0.70
STATE BANK OF INDIA	9.64	Capital Markets	
Axis Bank Ltd.	7.83	BSE LTD.	3.61
KOTAK MAHINDRA BANK LTD.	3.50	Nippon Life India Asset Management Ltd.	2.07
BANK OF MAHARASHTRA	2.08	NUVAMA WEALTH MANAGEMENT LIMITED	1.35
KARUR VYSYA BANK LTD.	2.06	Prudent Corporate Advisory Services Ltd.	0.98
Ujivan Small Finance Bank Ltd.	2.01	COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.80
Bank Of Baroda	1.86	BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	0.68
IndusInd Bank Ltd.	1.76	Insurance	
RBL Bank Ltd	1.42	SBI Life Insurance Company Ltd	2.18
INDIAN BANK	1.36	HDFC Life Insurance Company Ltd.	1.48
SOUTH INDIAN BANK LTD.	0.97	Max Financial Services Ltd.	0.98
FEDERAL BANK LTD.	0.01	Financial Technology (Fintech)	
Finance			
BAJAJ FINANCE LTD.	5.66	ONE 97 COMMUNICATIONS LTD.	1.25
SHRIRAM FINANCE LTD.	4.50	Equity & Equity related - Total	
POONAWALLA FINCORP LTD.	2.10	96.51	
Cholamandalam Investment and Finance Company Ltd.	1.73	Triparty Repo	
Muthoot Finance Ltd	1.43	3.84	
APTUS VALUE HOUSING FINANCE	1.36	Net Current Assets/(Liabilities)	
PIRAMAL FINANCE LTD	1.33	-0.35	
		Grand Total	
		100.00	

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 Years	1 Year
Total amount invested (₹)	3,80,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	4,03,089	3,75,356	1,08,669
Scheme Returns (%)	3.68	2.74	-17.19
Nifty Financial Services (TRI) Returns (₹)	3.51	2.70	-20.60
Alpha*	0.17	0.04	3.41
Nifty Financial Services (TRI) (₹)#	4,01,990	3,75,132	1,06,336
Nifty 50 (TRI) (₹)^	3,89,197	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	1.49	0.48	-18.42

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty Financial Services Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - February 27, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK QUANT FUND

An open ended equity scheme following Quant based investing theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities selected based on quant model theme. However, there is no assurance that the objective of the scheme will be achieved.

Investment style	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Rohit Tandon & Mr. Abhishek Bisen
AAUM:	₹506.73 crs
AUM:	₹483.97 crs
Benchmark:	Nifty 200 TRI
Allotment Date:	August 02, 2023
Folio Count:	15,095

- Minimum Investment Amount**
- Initial Investment**
- ₹5000 and in multiples of ₹1 for purchases and of ₹0.01 for switches
- Additional Investment**
- ₹1000 and in multiples of ₹1 for purchases and of ₹0.01 for switches
- Systematic Investment Plan (SIP)**
- ₹500 (Subject to a minimum of 10 SIP installments of ₹500/- each)
- Ideal Investments Horizon**
- 5 years & above
- Net Asset Value (NAV)**

	Regular	Direct
Growth	₹13.5408	₹13.6729
IDCW	₹13.4374	₹13.6730

(as on March 31, 2026)

Ratios

Portfolio Turnover	156.51%
¹ Beta	1.12
¹ Sharpe##	0.34
¹ Standard Deviation	17.93%
^{**} P/E	24.39
^{**} P/BV	3.32

Source: ¹ICRA MFI Explorer, ^{**}Bloomberg

Market Capitalisation*

Large Cap	55.69%
Mid Cap	33.45%
Small Cap	5.06%
Debt & Money Market	5.80%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.81%
Direct Plan:	1.16%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

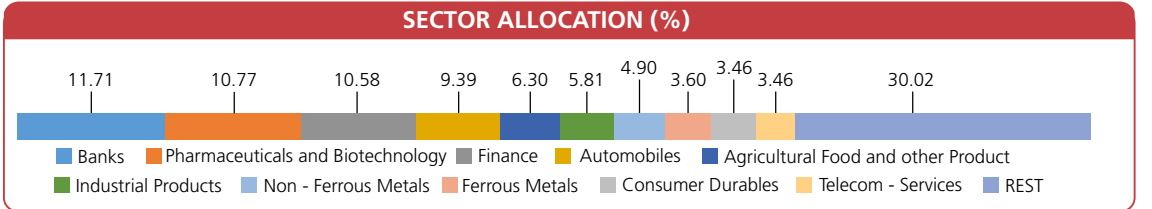
Entry Load: Nil. (applicable for all plans)

- Exit Load:**
- For redemption / switch out within 90 days from the date of allotment: 0.5%
 - If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

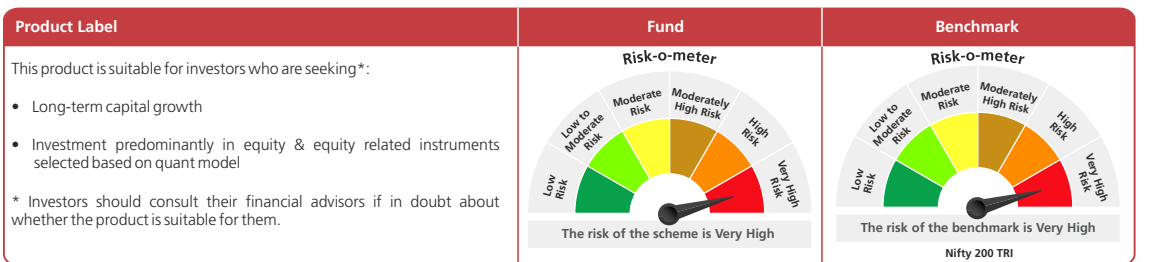
PORTFOLIO				
Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related Banks	11.71	Telecom - Services		3.46
STATE BANK OF INDIA	3.00	Bharti Airtel Ltd		3.46
HDFC Bank Ltd.	2.80	Food Products		3.34
CANARA BANK	1.88	Britannia Industries Ltd.		3.34
AU Small Finance Bank Ltd.	1.83	Petroleum Products		2.97
BANK OF INDIA	1.11	Bharat Petroleum Corporation Ltd.		2.08
INDIAN BANK	0.58	HINDUSTAN PETROLEUM CORPORATION LTD		0.89
UNION BANK OF INDIA	0.51	Auto Components		2.52
Pharmaceuticals and Biotechnology	10.77	Schaeffler India Ltd		1.23
DR REDDYS LABORATORIES LTD.	3.59	Bharat Forge Ltd.		0.79
Lupin Ltd.	1.84	Bosch Ltd.		0.50
Laurus Labs Ltd.	1.81	Insurance		2.45
Alkem Laboratories Ltd.	1.63	Max Financial Services Ltd.		2.45
Sun Pharmaceuticals Industries Ltd.	1.29	Diversified Metals		2.34
Biocon Ltd.	0.61	Vedanta Ltd.		2.34
Finance	10.58	Chemicals and Petrochemicals		2.29
BAJAJ FINANCE LTD.	2.06	Navin Fluorine International Ltd.		2.29
SHRIRAM FINANCE LTD.	1.99	Beverages		1.83
Mahindra & Mahindra Financial Services Ltd.	1.72	Radico Khaitan Ltd.		1.83
L&T FINANCE HOLDINGS LTD	1.71	Healthcare Services		1.55
Muthoot Finance Ltd	1.63	ASTER DM HEALTHCARE LTD		1.55
PIRAMAL FINANCE LTD	1.47	Capital Markets		1.18
Automobiles	9.34	HDFC Asset Management Company Ltd.		1.18
Eicher Motors Ltd.	2.48	Electrical Equipment		1.07
TVS Motors Company Ltd	2.25	Siemens Ltd.		1.07
Hero MotoCorp Ltd.	2.17	Fertilizers and Agrochemicals		0.98
Mahindra & Mahindra HYUNDAI MOTORS INDIA LTD	0.39	Coromandel International Ltd.		0.98
Agricultural Food and other Product	6.30	Agricultural, Commercial and Construction Vehicles		0.55
Marico Ltd.	3.66	ASHOK LEYLAND LTD.		0.55
Tata Consumer Products Ltd	2.64	Transport Infrastructure GMR AIRPORTS LIMITED		0.47
Industrial Products	5.81	IT - Software		0.47
APL APOLLO TUBES LTD.	2.41	LTIMINDTREE LIMITED		0.37
Polycab India Ltd.	1.85	Retailing		0.36
KEI INDUSTRIES LTD.	1.00	VISHAL MEGA MART LIMITED		0.36
Timken India Ltd.	0.55	Equity & Equity related - Total		94.20
Non - Ferrous Metals	4.90	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	Automobiles	0.05
Hindalco Industries Ltd	2.66	Equity & Equity related - Total		0.05
HINDUSTAN ZINC LTD.	0.90	Mutual Fund Units		
NATIONAL ALUMINIUM COMPANY LTD	0.67	Kotak Liquid Direct Growth	Mutual Fund	0.12
HINDUSTAN COPPER LTD.	0.67	Mutual Fund Units - Total		0.12
Ferrous Metals	3.60	Triparty Repo		0.19
JSW Steel Ltd.	1.75	Net Current Assets/(Liabilities)		5.44
Jindal Steel & Power Ltd.	0.82	Grand Total		100.00
Steel Authority of India Ltd.	0.53			
JINDAL STAINLESS LTD	0.50			
Consumer Durables	3.46			
Titan Company Ltd.	3.46			



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,20,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	3,15,755	1,10,137
Scheme Returns (%)	-0.97	-15.03
Nifty 200 (TRI) Returns (%)	-1.13	-17.69
Alpha*	0.15	2.66
Nifty 200 TRI (₹)#	3,15,101	1,08,332
Nifty 50 (TRI) (₹)^	3,12,360	1,07,836
Nifty 50 (TRI) Returns (%)	-1.76	-18.42



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - August 02, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return Variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK CONSUMPTION FUND

An open ended equity scheme following Consumption theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in consumption and consumption related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal, & Mr. Abhishek Bisen
AAUM:	₹1,607.64 crs
AUM:	₹1,527.21 crs
Benchmark:	Nifty India Consumption Index TRI
Allotment Date:	November 16, 2023
Folio Count:	69,874

Minimum Investment Amount

- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.1372	₹12.6054
IDCW	₹12.1352	₹12.6039

(as on March 31, 2026)

Ratios

Portfolio Turnover	28.13%
¹ Beta	0.95
¹ Sharpe##	0.14
¹ Standard Deviation	16.73%
^{^^} P/E	37.10
^{^^} P/BV	4.58

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	49.32%
Mid Cap	12.79%
Small Cap	38.28%
Debt & Money Market	-0.39%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.07%
Direct Plan:	0.57%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

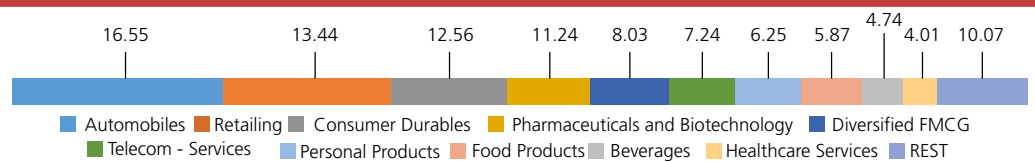
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Automobiles			
Maruti Suzuki India Limited	7.48	Godrej Consumer Products Ltd.	2.43
Hero MotoCorp Ltd.	5.42	Dabur India Ltd.	1.88
Mahindra & Mahindra Ltd.	1.93	HONASA CONSUMER LTD	1.07
Eicher Motors Ltd.	1.72	Emami Ltd.	0.87
Retailing			
ETERNAL LIMITED	13.44	Food Products	
AVENUE SUPERMARTS LTD.	2.20	Britannia Industries Ltd.	4.11
FSN E-COMMERCE VENTURES LTD.	1.85	AVANTI FEEDS LTD	1.54
SWIGGY LTD	1.49	Heritage Foods Ltd	0.22
Trent Ltd	0.65	Beverages	
Shoppers Stop Ltd.	0.47	Radico Khaitan Ltd.	4.74
Vedant Fashions Ltd	0.46	Healthcare Services	
V-Mart Retail Ltd.	0.35	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	3.06
Consumer Durables			
MIDWEST LTD.	2.31	KRISHNA INSTITUTE OF MEDICAL	0.95
GREENPANEL INDUSTRIES LTD	2.24	Entertainment	
LG ELECTRONICS INDIA LTD	2.14	PVR INOX LIMITED	1.83
Pokarna Ltd.	1.77	Sun TV Network Ltd.	1.70
Kajaria Ceramics Ltd.	1.74	Leisure Services	
MIDWEST LTD PRE IPO	1.05	Jubilant Foodworks Limited	1.99
Indigo Paints Limited	0.70	SAPPHIRE FOODS INDIA LTD.	0.77
Century Plyboards (India) Ltd.	0.61	Agricultural, Commercial and Constr	
Pharmaceuticals and Biotechnology			
ACUTAAS CHEMICALS LTD	11.24	V.S.T Tillers Tractors Ltd	1.73
Ajanta Pharma Ltd.	2.09	Industrial Products	
JUBILANT PHARMOVA LIMITED	1.50	Subros Ltd.	1.04
INNOVA CAPTABS LTD	0.99	Auto Components	
ORCHID PHARMA LTD.	0.84	MRF Limited	0.84
CORONA REMEDIES LIMITED	0.60	Household Products	
Diversified FMCG			
ITC Ltd.	8.03	Navneet Education Ltd.	0.29
Telecom - Services			
Bharti Airtel Ltd	7.24	Healthcare Equipment and Supplies	
Personal Products			
	6.25	LAXMI DENTAL LIMITED	0.27
		Equity & Equity related - Total	
			100.39
		Triparty Repo	
			0.20
		Net Current Assets/(Liabilities)	
			-0.59
		Grand Total	
			100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,90,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	2,80,148	1,07,311
Scheme Returns (%)	-2.76	-19.19
Nifty India Consumption Index (TRI) Returns (%)	-4.39	-21.10
Alpha*	1.63	1.91
Nifty India Consumption Index (TRI) (₹)#	2,74,423	1,05,997
Nifty 50 (TRI) (₹)^	2,76,554	1,07,836
Nifty 50 (TRI) Returns (%)	-3.78	-18.42

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:	Risk-o-meter	Risk-o-meter
• Long-term capital growth	Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk	Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk
• Investment in portfolio of predominantly equity & equity related securities of companies engaged in Consumption & consumption related activities	The risk of the scheme is Very High	The risk of the benchmark is Very High
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		Nifty India Consumption Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - November 16, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK HEALTHCARE FUND

An open ended equity scheme investing in Pharma, Healthcare & allied sectors.

Investment Objective: The investment objective of the scheme is to seek to generate long term capital appreciation through investing in equity and equity related securities of companies benefitting directly or indirectly Pharma, Healthcare, and allied sectors. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian, (Effective till March 31, 2026) Mr. Abhishek Bisen & Mr. Dhananjay Tikariha
AAUM:	₹455.92 crs
AUM:	₹442.28 crs
Benchmark:	Nifty Healthcare Index TRI
Allotment Date:	December 11, 2023
Folio Count:	32,724

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.1484	₹13.6549
IDCW	₹13.1526	₹13.6538

(as on March 31, 2026)

Ratios

Portfolio Turnover	25.68%
¹ Beta	0.96
¹ Sharpe##	0.33
¹ Standard Deviation	16.81%
[^] P/E	38.83
[^] P/BV	5.35

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	35.01%
Mid Cap	21.94%
Small Cap	42.40%
Debt & Money Market	0.65%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.34%
Direct Plan:	0.74%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%

- If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

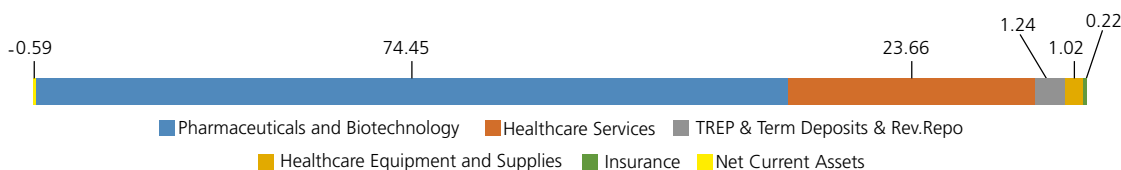
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Pharmaceuticals and Biotechnology 74.45			
Sun Pharmaceuticals Industries Ltd.	13.91	Zydus Lifesciences Limited	1.38
JB CHEMICALS & PHARMACEUTICALS LTD.	7.51	INNOVA CAPTABS LTD	1.20
Divi s Laboratories Ltd.	6.05	ORCHID PHARMA LTD.	1.09
ACUTAAS CHEMICALS LTD	5.09	Healthcare Services 23.66	
Lupin Ltd.	4.19	MAX HEALTHCARE INSTITUTE LTD.	6.96
Cipla Ltd.	3.32	Fortis Healthcare India Ltd	4.67
SAI LIFE SCIENCES LIMITED	3.08	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	3.48
Aurobindo Pharma Ltd.	2.80	Apollo Hospitals Enterprises Ltd.	3.35
Ajanta Pharma Ltd.	2.66	KRISHNA INSTITUTE OF MEDICAL	2.81
JUBILANT PHARMOVA LIMITED	2.49	YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	1.26
Glenmark Pharmaceuticals Ltd	2.41	RAINBOW CHILDRENS MEDICARE LTD	1.13
Alkem Laboratories Ltd.	2.40	Healthcare Equipment and Supplies 1.02	
ANTHEM BIOSCIENCES LTD	2.37	LAXMI DENTAL LIMITED	1.02
GLAND PHARMA LIMITED	2.11	Insurance 0.22	
CORONA REMEDIES LIMITED	1.93	MEDI ASSIST HEALTHCARE SERVICES LIMITED	0.22
EMCURE PHARMACEUTICALS LIMITED	1.80	Equity & Equity related - Total 99.35	
Marksans Pharma Ltd	1.77	Triparty Repo 1.24	
RUBICON RESEARCH LTD	1.75	Net Current Assets/(Liabilities) -0.59	
MANKIND PHARMA LTD	1.72	Grand Total 100.00	
DR REDDYS LABORATORIES LTD.	1.42		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,80,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	2,94,222	1,19,073
Scheme Returns (%)		
Nifty Healthcare Index (TRI) Returns (%)	4.19	-1.44
Nifty Healthcare Index (TRI) Returns (%)	5.92	-0.99
Alpha*		
Nifty Healthcare Index (TRI) (₹)#	-1.73	-0.46
Nifty 50 (TRI) (₹)^	3,00,201	1,19,368
Nifty 50 (TRI) Returns (%)	2,64,574	1,07,836
Nifty 50 (TRI) Returns (%)	-4.66	-18.42

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Pharma, Healthcare & allied sectors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High Nifty Healthcare Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 11, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK TECHNOLOGY FUND

An open ended equity scheme investing in Technology & technology related Sectors

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of Technology & technology related sectors. However, there is no assurance that the objective of the scheme will be achieved

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen
AAUM:	₹523.16 crs
AUM:	₹504.02 crs
Benchmark:	BSE Teck Index TRI
Allotment Date:	March 04, 2024
Folio Count:	49,867

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.4239	₹9.7123
IDCW	₹9.4246	₹9.7118

(as on March 31, 2026)

Ratios

Portfolio Turnover	19.10%
¹ Beta	0.95
¹ Sharpe#	-0.27
¹ Standard Deviation	19.40%
[^] P/E	26.77
[^] P/BV	5.31

Source: ¹ICRA MFI Explorer, [^]Bloomberg

Market Capitalisation*

Large Cap	63.98%
Mid Cap	27.97%
Small Cap	3.76%
Debt & Money Market	4.29%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.38%
Direct Plan:	0.88%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 30 days from the date of allotment: Nil

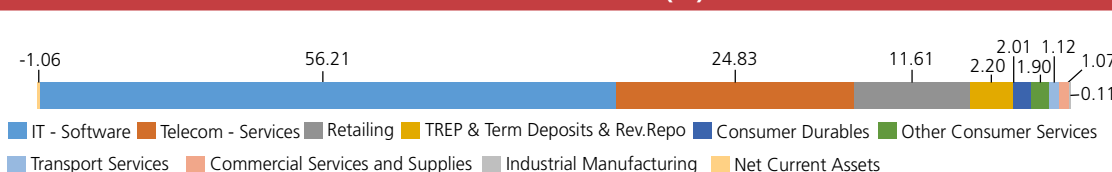
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Retailing	
IT - Software	56.21	ETERNAL LIMITED	6.13
Infosys Ltd.	19.82	SWIGGY LTD	2.75
Tech Mahindra Ltd.	6.81	FSN E-COMMERCE VENTURES LTD.	1.66
Tata Consultancy Services Ltd.	6.76	LENSKART SOLUTIONS LIMITED	1.07
PERSISTENT SYSTEMS LIMITED	4.29	Consumer Durables	2.01
HCL Technologies Ltd.	3.76	DIXON TECHNOLOGIES INDIA LTD.	2.01
Mphasis Ltd	3.41	Other Consumer Services	1.90
COGNIZANT TECHNOLOGY SOLUTIONS	3.15	PHYSICSWALLAH LIMITED	1.90
COFORGE LIMITED	1.94	Transport Services	1.12
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.71	DELHIVERY LTD	1.12
Wipro Ltd.	1.50	Commercial Services and Supplies	1.07
LTIMINDTREE LIMITED	1.49	Firstsource Solutions Ltd.	1.07
CAPILLARY TECHNOLOGIES	0.99	Industrial Manufacturing	0.11
ZENSAR TECHNOLOGIES LTD.	0.58	KAYNES TECHNOLOGY INDIA LTD.	0.11
Telecom - Services	24.83	Equity & Equity related - Total	98.86
Bharti Airtel Ltd	17.71	Triparty Repo	2.20
BHARTI HEXACOM LTD.	3.75	Net Current Assets/(Liabilities)	-1.06
Indus Towers Ltd.	3.37	Grand Total	100.00

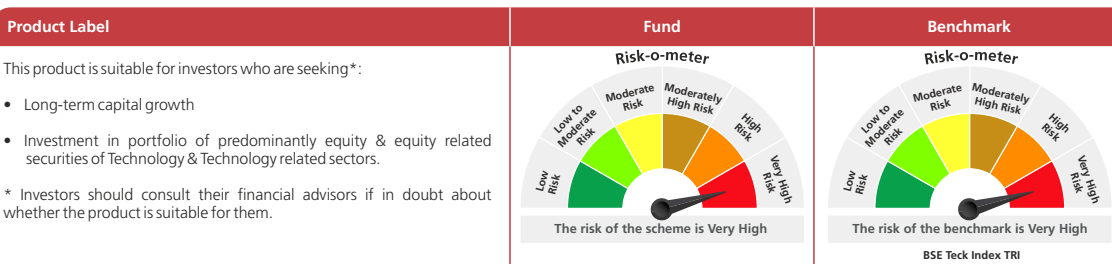
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,50,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	2,09,995	1,00,871
Scheme Returns (%)	-15.38	-28.41
BSE Teck Index (TRI) Returns (%)	-14.70	-26.73
Alpha*	-0.68	-1.68
BSE Teck Index (TRI) Returns (₹)#	2,11,719	1,02,062
Nifty 50 (TRI) (₹)^	2,32,551	1,07,836
Nifty 50 (TRI) Returns (%)	-6.59	-18.42



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - March 04, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark, ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026).**Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK SPECIAL OPPORTUNITIES FUND

An open ended equity scheme following Special Situations Theme

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in opportunities presented by Special Situations such as Company Specific Event/Developments, Corporate Restructuring, Government Policy change and/or Regulatory changes, Technology led Disruption/ Innovation or companies going through temporary but unique challenges and other similar instances. However, there is no assurance that the objective of the scheme will be achieved.

Investment style	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹1,309.34 crs
AUM:	₹1,232.86 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	June 29, 2024
Folio Count:	88,498

Minimum Investment Amount

- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.5539	₹8.7644
IDCW	₹8.5537	₹8.7650

(as on March 31, 2026)

Ratios

Portfolio Turnover	34.49%
¹ Beta	1.05
¹ Sharpe##	-0.80
¹ Standard Deviation	17.78%
^{^^} P/E	47.32
^{^^} P/BV	2.32

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	11.86%
Mid Cap	25.45%
Small Cap	62.87%
Debt & Money Market	-0.18%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.15%
Direct Plan:	0.79%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

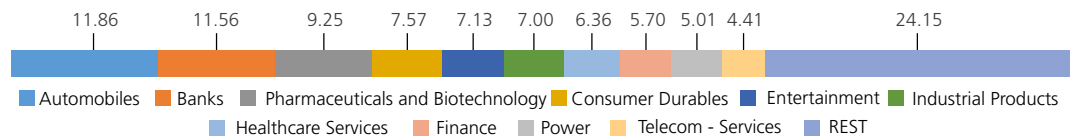
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Automobiles			
Hero MotoCorp Ltd.	6.32	PIRAMAL FINANCE LTD	2.90
Maruti Suzuki India Limited	5.54	POONAWALLA FINCORP LTD.	2.80
Banks			
IndusInd Bank Ltd.	4.39	Power	5.01
Bandhan Bank Ltd.	2.29	NLC India Ltd.	5.01
JAMMU AND KASHMIR BANK LTD.	1.88	Telecom - Services	4.41
JANA SMALL FINANCE BANK	1.61	Indus Towers Ltd.	4.41
SOUTH INDIAN BANK LTD.	1.39	Beverages	4.22
Pharmaceuticals and Biotechnology			
JUBILANT PHARMOVA LIMITED	4.24	Radico Khaitan Ltd.	4.22
Marksans Pharma Ltd	3.34	Industrial Manufacturing	3.55
ORCHID PHARMA LTD.	1.67	JYOTI CNC AUTOMATION LTD	3.55
Consumer Durables			
MIDWEST LTD.	2.28	IT - Software	2.89
Indigo Paints Limited	2.13	ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.89
MIDWEST LTD PRE IPO	1.73	Food Products	2.86
Bata India Ltd.	1.43	AVANTI FEEDS LTD	2.86
Entertainment			
Sun TV Network Ltd.	3.67	Electrical Equipment	2.71
PVR INOX LIMITED	3.46	AZAD ENGINEERING LTD	2.71
Industrial Products			
Carborundum Universal Ltd.	2.77	Construction	2.40
KSH INTERNATIONAL LTD	2.23	KALPATARU PROJECTS INTERNATIONAL LIMITED	2.40
Graphite India Ltd.	2.00	Retailing	2.11
Healthcare Services			
PARK MEDI WORLD LIMITED (PARK HOSPITAL)	2.75	SWIGGY LTD	2.11
ASTER DM HEALTHCARE LTD	2.31	Leisure Services	1.86
YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	1.30	SAPPHIRE FOODS INDIA LTD.	1.86
Finance			
	5.70	Realty	1.73
		OBEROI REALTY LTD	1.73
		Equity & Equity related - Total	100.18
		Triparty Repo	0.22
		Net Current Assets/(Liabilities)	-0.40
		Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,20,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,95,569	1,08,591
Scheme Returns (%)	-11.90	-17.31
Nifty 500 (TRI) Returns (%)	-9.62	-18.16
Alpha*	-2.29	0.85
Nifty 500 (TRI) (₹)#	2,00,210	1,08,015
Nifty 50 (TRI) (₹)^	2,01,624	1,07,836
Nifty 50 (TRI) Returns (%)	-8.92	-18.42

Product Label

This product is suitable for investors who are seeking*:

- Long-term capital growth
- Investment in portfolio of predominantly equity & equity related securities following Special Situation Theme.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - June 29, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no. 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK MNC FUND

An open-ended equity scheme following Multi-national Companies (MNC) theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of multi-national companies (MNC). However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen

AAUM: ₹1,874.47 crs

AUM: ₹1,791.78 crs

Benchmark: Nifty MNC Index TRI

Allotment Date: October 28, 2024

Folio Count: 1,05,325

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.0262	₹10.2346
IDCW	₹10.0261	₹10.2352

(as on March 31, 2026)

Ratios

Portfolio Turnover	19.24%
¹ Beta	0.94
¹ Sharpe ^{##}	-0.35
¹ Standard Deviation	16.07%
^{^^} P/E	46.19
^{^^} P/BV	6.70

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	42.56%
Mid Cap	23.28%
Small Cap	33.82%
Debt & Money Market	0.34%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.05%
Direct Plan:	0.64%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%

- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

(With effect from 30th Dec 2024)

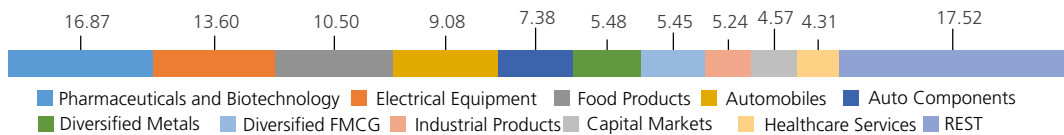
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Cummins India Ltd.	2.78
Pharmaceuticals and Biotechnology	16.87	Grindwell Norton Ltd.	1.38
ACUTAAS CHEMICALS LTD	5.43	KSB LTD	1.08
JB CHEMICALS & PHARMACEUTICALS LTD.	4.09	Capital Markets	4.57
Marksans Pharma Ltd	1.75	Nippon Life India Asset Management Ltd.	2.61
JUBILANT PHARMOVA LIMITED	1.62	Aditya Birla Sun Life AMC Ltd	1.96
Glenmark Pharmaceuticals Ltd	1.31	Healthcare Services	4.31
ANTHEM BIOSCIENCES LTD	1.14	ASTER DM HEALTHCARE LTD	2.36
GLAND PHARMA LIMITED	1.03	Fortis Healthcare India Ltd	1.95
ORCHID PHARMA LTD.	0.50	Agricultural, Commercial and Construction Vehicles	3.44
Electrical Equipment	13.60	ASHOK LEYLAND LTD.	3.44
GE VERNOVA T&D INDIA LIMITED	4.02	Beverages	2.79
MTAR Technologies Ltd.	3.25	UNITED SPIRITS LTD.	2.79
AZAD ENGINEERING LTD	2.77	Consumer Durables	2.70
Siemens Ltd.	1.86	MIDWEST LTD PRE IPO	1.49
ABB India Ltd	1.70	LG ELECTRONICS INDIA LTD	1.21
Food Products	10.50	IT - Software	2.59
Britannia Industries Ltd.	6.57	ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.59
NESTLE INDIA LTD.	3.93	Telecom - Services	2.14
Automobiles	9.08	Bharti Airtel Ltd	2.14
Maruti Suzuki India Limited	8.10	Industrial Manufacturing	1.48
HYUNDAI MOTORS INDIA LTD	0.98	Tega Industries Ltd.	1.48
Auto Components	7.38	Textiles and Apparels	1.12
ZF Commercial Vehicle Control Systems India Limited	2.51	Garware Technical Fibres Ltd.	1.12
Schaeffler India Ltd	2.51	Banks	0.92
Bosch Ltd.	1.48	IndusInd Bank Ltd.	0.92
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.88	Equity & Equity related - Total	99.66
Diversified Metals	5.48	Triparty Repo	0.70
Vedanta Ltd.	5.48	Net Current Assets/(Liabilities)	-0.36
Diversified FMCG	5.45	Grand Total	100.00
Hindustan Unilever Ltd.	5.45		
Industrial Products	5.24		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	1,80,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,96,480	1,18,229
Scheme Returns (%)	13.00	-2.75
Nifty MNC Index Returns (%)	14.61	-7.45
Alpha*	-1.61	4.70
Nifty MNC Index (TRI) (₹)#	1,98,518	1,15,171
Nifty 50 (TRI) (₹)^	1,83,996	1,07,836
Nifty 50 (TRI) Returns (%)	3.15	-18.42

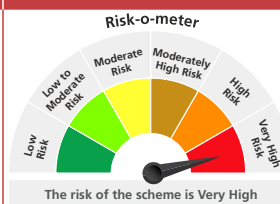
Product Label

This product is suitable for investors who are seeking*:

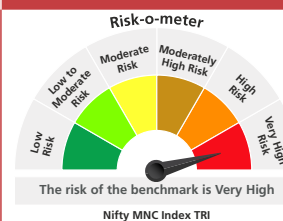
- Long-term capital growth
- Investment in portfolio of predominantly in equity and equity related securities of multi-national companies (MNC).

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - October 28, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index. In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBI Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK TRANSPORTATION & LOGISTICS FUND

An open-ended equity scheme following Transportation & Logistics theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in transportation & logistics and related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen

AAUM: ₹486.41 crs

AUM: ₹448.21 crs

Benchmark: Nifty Transportation & Logistics Index TRI

Allotment Date: December 16, 2024

Folio Count: 30,028

Minimum Investment Amount
Initial & Additional Investment
 • ₹100 and any amount thereafter
Systematic Investment Plan (SIP)
 • ₹100 and any amount thereafter

Ideal Investments Horizon
 • 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.8211	₹10.0230
IDCW	₹9.8213	₹10.0227

(as on March 31, 2026)

Ratios

Portfolio Turnover	29.46%
[§] Beta	0.92
[§] Sharpe ^{##}	-0.33
[§] Standard Deviation	19.31%
^{^^} P/E	30.81
^{^^} P/BV	4.32

Source: [§]ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	52.42%
Mid Cap	10.82%
Small Cap	36.39%
Debt & Money Market	0.37%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.41%
Direct Plan:	0.83%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

(With effect from 23rd Dec 2024)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

Scheme Inception : - December 16, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

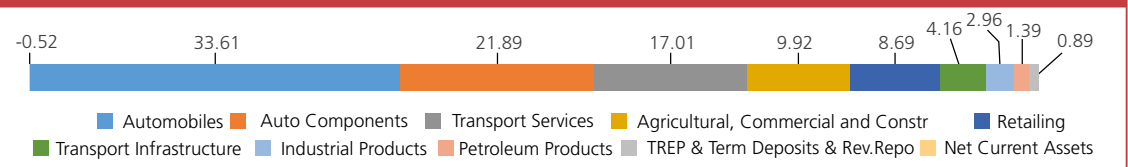
*For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		MAHINDRA LOGISTICS LTD	1.84
Automobiles	33.61	DELHIVERY LTD	1.67
Maruti Suzuki India Limited	9.91	Container Corporation of India Ltd.	1.07
Hero MotoCorp Ltd.	9.66	Agricultural, Commercial and Construction Vehicles	9.92
Mahindra & Mahindra Ltd.	6.78	ASHOK LEYLAND LTD.	4.02
Bajaj Auto Ltd.	4.76	TML COMMERCIAL VEHICLES LIMITED	3.01
HYUNDAI MOTORS INDIA LTD	2.50	V.S.T Tillers Tractors Ltd	2.89
Auto Components	21.89	Retailing	8.69
ZF Commercial Vehicle Control Systems India Limited	5.53	ETERNAL LIMITED	4.50
TENNECO CLEAN AIR INDIA LIMITED	2.89	SWIGGY LTD	4.19
Sansera Engineering Ltd.	2.50	Transport Infrastructure	4.16
Bosch Ltd.	1.73	Adani Port and Special Economic Zone Ltd.	4.16
Schaeffler India Ltd	1.54	Industrial Products	2.96
Sundaram Fasteners Ltd.	1.50	Carborundum Universal Ltd.	1.56
Igarashi Motors India Ltd.	1.43	Subros Ltd.	1.40
AMARA RAJA ENERGY MOB LTD.	1.35	Petroleum Products	1.39
KROSS LIMITED	1.21	Castrol (India) Ltd.	1.39
Motherson Sumi Wiring India Limited	1.11	Equity & Equity related - Total	99.63
Apollo Tyres Ltd.	1.10	Triparty Repo	0.89
Transport Services	17.01	Net Current Assets/(Liabilities)	-0.52
Inter Globe Aviation Ltd	5.41	Grand Total	100.00
Great Eastern Shipping Company Ltd	5.11		
Blue Dart Express Ltd.	1.91		

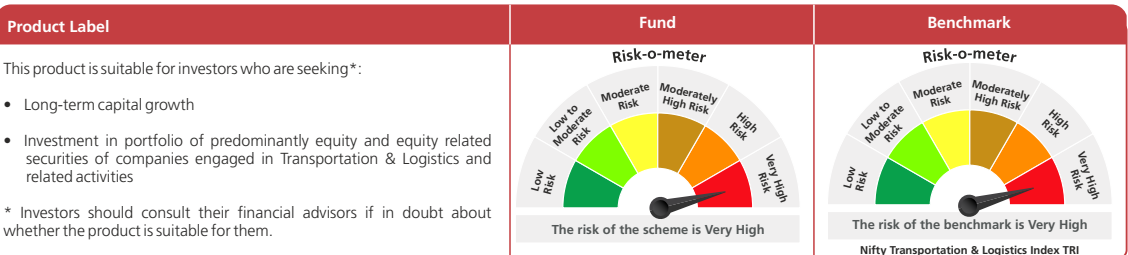
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	1,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,50,781	1,09,877
Scheme Returns (%)	-8.23	-15.41
Nifty Transportation & Logistics TRI (%)	-9.88	-17.09
Alpha*	1.65	1.68
Nifty Transportation & Logistics TRI (₹)#	1,48,923	1,08,743
Nifty 50 (TRI) (₹)^	1,46,432	1,07,836
Nifty 50 (TRI) Returns (%)	-12.09	-18.42



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK ENERGY OPPORTUNITIES FUND

An open-ended equity scheme following Energy theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Energy and Energy related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Harsha Upadhyaya, (Effective till March 31, 2026)
Mr. Mandar Pawar & Mr. Abhishek Bisen

AAUM: ₹266.55 crs

AUM: ₹254.82 crs

Benchmark: Nifty Energy TRI

Allotment Date: April 25, 2025

Folio Count: 26,749

Minimum Investment Amount
Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.6164	₹9.7536
IDCW	₹9.6165	₹9.7534

(as on March 31, 2026)

Ratios

Portfolio Turnover	6.47%
¹ Beta	0.97
² Sharpe#	-0.71
³ Standard Deviation	14.52%
⁴ P/E	17.35
⁵ P/BV	2.39

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	57.95%
Mid Cap	23.20%
Small Cap	14.13%
Debt & Money Market	4.72%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.42%
Direct Plan:	0.89%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%.

- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

(With effect from 30th Oct 2025)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

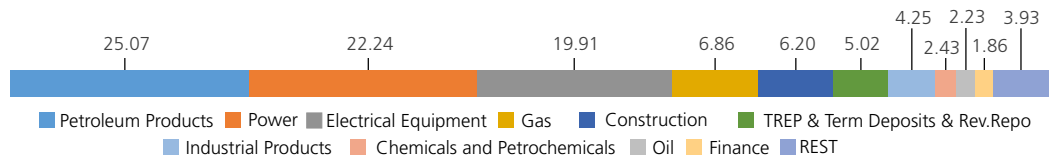
Scheme Inception : - April 25, 2025. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Gujarat State Petronet Ltd.	0.18
Power	25.07	Construction	6.20
NTPC LTD	9.69	Larsen And Toubro Ltd.	3.71
Power Grid Corporation Of India Ltd.	4.65	KALPATARU PROJECTS INTERNATIONAL LIMITED	2.49
Tata Power Co. Ltd.	2.23	Industrial Products	4.25
CESC LTD	2.12	Cummins India Ltd.	2.12
NLC India Ltd.	1.90	KEI INDUSTRIES LTD.	1.90
TORRENT POWER LTD	1.84	OSWAL PUMPS LTD	0.23
NHPC LIMITED	1.74	Chemicals and Petrochemicals	2.43
ACME SOLAR HOLDINGS LTD.	0.90	Linde India Ltd.	2.43
Petroleum Products	22.24	Oil	2.23
RELIANCE INDUSTRIES LTD.	9.49	Oil & Natural Gas Corporation Ltd.	2.23
Bharat Petroleum Corporation Ltd.	4.96	Finance	1.86
HINDUSTAN PETROLEUM CORPORATION LTD	3.55	Power Finance Corporation Ltd.	1.86
Indian Oil Corporation Ltd	3.19	Consumable Fuels	1.77
Gulf Oil Lubricants India Ltd.	1.05	Coal India Ltd.	1.77
Electrical Equipment	19.91	Consumer Durables	1.44
GE VERNOVA T&D INDIA LIMITED	4.71	V-Guard Industries Ltd.	0.93
ABB India Ltd	4.20	Havells India Ltd.	0.51
Siemens Ltd.	3.80	Auto Components	1.02
EMMVEE PHOTOVOLTAIC POWER LIMITED	2.01	Exide Industries Ltd	1.02
WAAREE ENERGIES LIMITED	1.83	Equity & Equity related - Total	95.28
VIKRAM SOLAR LIMITED	1.30	Triparty Repo	5.02
Thermax Ltd.	1.28	Net Current Assets/(Liabilities)	-0.30
SUZLON ENERGY LTD.	0.78	Grand Total	100.00
Gas	6.86		
GAIL (India) Ltd.	4.05		
Petronet LNG Ltd.	2.63		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	6 Months
Total amount invested (₹)	1,20,000	60,000
Total Value as on Mar 30, 2026 (₹)	1,13,519	56,424
Scheme Returns (%)	-10.06	-19.71
Nifty Energy TRI (%)	-0.77	-6.15
Alpha*	-9.29	-13.56
Nifty Energy TRI (₹)#	1,19,513	58,938
Nifty 50 (TRI) (₹)^	1,07,481	52,678
Nifty 50 (TRI) Returns (%)	-19.10	-37.44

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long-term capital growth • Investment in portfolio of predominantly equity and equity related securities of companies engaged in Energy and Energy related activities. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High Nifty Energy TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK ACTIVE MOMENTUM FUND

An open-ended equity scheme following momentum theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities selected based on momentum theme, following an in-house model i.e. enhanced earnings factor model. However, there is no assurance that the objective of the scheme will be achieved

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Rohit Tandon & Mr. Abhishek Bisen
AAUM:	₹1,278.47 crs
AUM:	₹1,303.76 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	August 20, 2025
Folio Count:	45,737

- Minimum Investment Amount**
- Initial Investment**
- ₹5000 and any amount thereafter
- Additional Investment**
- ₹1000 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹500 (Subject to a minimum of 10 SIP installments of ₹500/- each)
- Ideal Investments Horizon**
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.2378	₹9.3164
IDCW	₹9.2378	₹9.3164

(as on March 31, 2026)

Ratios

Portfolio Turnover	122.68%
^^P/E	22.60
^^P/BV	2.66

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	35.82%
Mid Cap	57.29%
Small Cap	2.59%
Debt & Money Market	4.30%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.14%
Direct Plan:	0.78%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

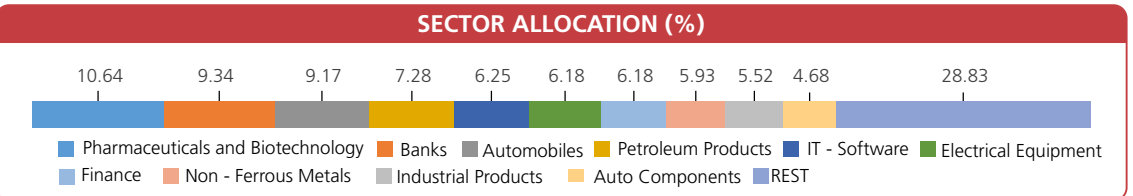
Entry Load: Nil. (applicable for all plans)

- Exit Load:**
- For redemption/switch out within 90 days from the date of allotment:0.5%.
 - If units are redeemed or switched out on or after 90 days from the date of allotment: Nil

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

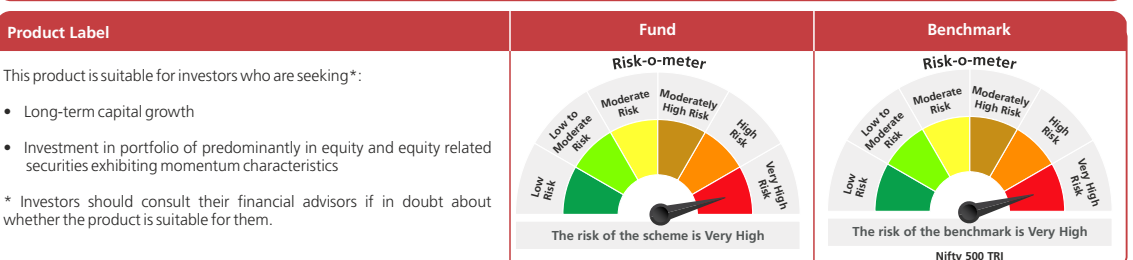
PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		HINDUSTAN ZINC LTD.	1.51
Pharmaceuticals and Biotechnology	10.64	Industrial Products	5.52
Laurus Labs Ltd.	3.87	APL APOLLO TUBES LTD.	1.95
Lupin Ltd.	1.77	Polycab India Ltd.	1.85
Alkem Laboratories Ltd.	1.71	KEI INDUSTRIES LTD.	1.72
Sun Pharmaceuticals Industries Ltd.	1.68	Auto Components	4.68
DR REDDYS LABORATORIES LTD.	1.61	MRF Limited	2.44
Banks	9.34	UNO MINDA LIMITED	2.24
UNION BANK OF INDIA	2.07	Ferrous Metals	3.95
BANK OF INDIA	2.01	Steel Authority of India Ltd.	2.11
STATE BANK OF INDIA	1.84	JINDAL STAINLESS LTD	1.84
BANK OF MAHARASHTRA	1.74	Retailing	2.56
YES BANK LTD	1.68	FSN E-COMMERCE VENTURES LTD.	2.56
Automobiles	9.17	Healthcare Services	2.47
TVS Motors Company Ltd	2.50	Narayana Hrudayalaya Ltd.	2.47
Eicher Motors Ltd.	2.42	Consumer Durables	2.33
Mahindra & Mahindra Ltd.	2.18	Titan Company Ltd.	2.33
Hero MotoCorp Ltd.	2.07	Agricultural Food and other Product	2.16
Petroleum Products	7.28	Marico Ltd.	2.16
HINDUSTAN PETROLEUM CORPORATION LTD	1.87	Agricultural, Commercial and Construction Vehicles	2.09
Indian Oil Corporation Ltd	1.85	ASHOK LEYLAND LTD.	2.09
Bharat Petroleum Corporation Ltd.	1.79	Diversified Metals	2.04
Mangalore Refinery And Petrochemicals Ltd.	1.77	Vedanta Ltd.	2.04
IT - Software	6.25	Capital Markets	1.92
PERSISTENT SYSTEMS LIMITED	1.93	HDFC Asset Management Company Ltd.	1.92
COFORGE LIMITED	1.80	Minerals and Mining	1.68
Tech Mahindra Ltd.	1.30	NMDC Ltd.	1.68
Infosys Ltd.	1.22	Realty	1.48
Electrical Equipment	6.18	PRESTIGE ESTATES PROJECTS LIMITED	1.48
GE VERNOVA T&D INDIA LIMITED	3.28	Transport Services	1.03
Siemens Ltd.	1.51	Container Corporation of India Ltd.	1.03
SUZLON ENERGY LTD.	1.39	Cement and Cement Products	0.82
Finance	6.18	ACC Ltd.	0.82
L&T FINANCE HOLDINGS LTD	3.41	Equity & Equity related - Total	95.70
Aditya Birla Capital Ltd.	2.77	Triparty Repo	4.50
Non - Ferrous Metals	5.93	Net Current Assets/(Liabilities)	-0.20
NATIONAL ALUMINIUM COMPANY LTD	2.29	Grand Total	100.00
Hindalco Industries Ltd	2.13		



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	6 Months
Total amount invested (₹)	80,000	70,000
Total Value as on Mar 30, 2026 (₹)	72,374	63,136
Scheme Returns (%)	-24.59	-27.60
Nifty 500 (TRI) Returns (%)	-29.31	-32.14
Alpha*	4.71	4.55
Nifty 500 (TRI) (₹)#	70,762	61,863
Nifty 50 (TRI) (₹)^	70,713	61,772
Nifty 50 (TRI) Returns (%)	-29.45	-32.46



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception: - August 20, 2025. The returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP Performance is for Regular Plan - Growth Option Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index. In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK RURAL OPPORTUNITIES FUND

An open-ended equity scheme following Rural and allied theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Rural & allied theme. However, there can be no assurance that the investment objective of the scheme would be achieved.

Investment style			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Arjun Khanna & Mr. Abhishek Bisen
AAUM:	₹822.23 crs
AUM:	₹759.93 crs
Benchmark:	Nifty Rural Index TRI
Allotment Date:	November 27, 2025
Folio Count:	32,855

- Minimum Investment Amount**
- Initial Investment**
- ₹1000 and any amount thereafter
- Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹500 and any amount thereafter

- Ideal Investments Horizon**
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.0425	₹9.0898
IDCW	₹9.0425	₹9.0896

(as on March 31, 2026)

Ratios

Portfolio Turnover	5.74%
^^P/E	23.97
^^P/BV	3.49

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	65.57%
Mid Cap	14.42%
Small Cap	17.10%
Debt & Money Market	2.91%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.32%
Direct Plan:	0.71%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption/switch out within 90 days from the date of allotment:0.5%.
- If units are redeemed or switched out on or after 90 days from the date of allotment: Nil

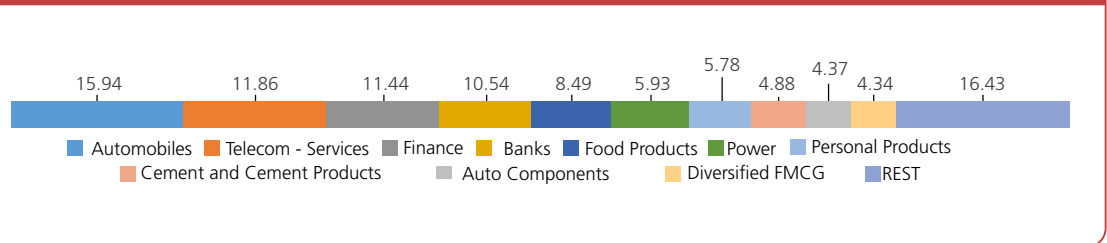
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Ultratech Cement Ltd.	2.83
Automobiles	15.94	Dalmia Bharat Limited	2.05
Mahindra & Mahindra Ltd.	7.78	Auto Components	4.37
TVS Motors Company Ltd	3.32	MRF Limited	3.04
Eicher Motors Ltd.	1.82	Sansera Engineering Ltd.	0.96
Bajaj Auto Ltd.	1.25	KROSS LIMITED	0.37
Maruti Suzuki India Limited	0.97	Diversified FMCG	4.34
Hero MotoCorp Ltd.	0.80	ITC Ltd.	2.65
Telecom - Services	11.86	Hindustan Unilever Ltd.	1.69
Bharti Airtel Ltd	9.38	Agricultural, Commercial and Construction Vehicles	3.94
Indus Towers Ltd.	2.48	V.S.T Tillers Tractors Ltd	3.03
Finance	11.44	ASHOK LEYLAND LTD.	0.91
SHRIRAM FINANCE LTD.	3.02	Industrial Products	2.37
BAJAJ FINANCE LTD.	2.37	HAPPY FORGINGS LTD	1.22
Cholamandalam Investment and Finance Company Ltd.	1.96	Cummins India Ltd.	1.15
Muthoot Finance Ltd	1.87	Insurance	2.10
INDIA SHELTER FINANCE CORPORATION LTD	1.09	SBI Life Insurance Company Ltd	2.10
Mahindra & Mahindra Financial Services Ltd.	0.94	Agricultural Food and other Product	1.74
POONAWALLA FINCORP LTD.	0.19	Marico Ltd.	1.74
Banks	10.54	Consumer Durables	1.64
STATE BANK OF INDIA	9.41	BLUE STAR LTD.	0.69
INDIAN BANK	0.67	Crompton Greaves Consumer Electricals Ltd	0.51
Bank Of Baroda	0.46	MAYUR UNIQUOTERS LTD	0.44
Food Products	8.49	Chemicals and Petrochemicals	1.21
AVANTI FEEDS LTD	4.68	SRF Ltd.	0.74
Britannia Industries Ltd.	3.28	JUBILANT INGREVIA LTD	0.47
Godrej Agrovet Ltd.	0.53	Diversified Metals	0.52
Power	5.93	Vedanta Ltd.	0.52
NTPC LTD	3.17	Equity & Equity related - Total	97.09
Tata Power Co. Ltd.	1.79	Triparty Repo	3.51
NHPC LIMITED	0.97	Net Current Assets/(Liabilities)	-0.60
Personal Products	5.78	Grand Total	100.00
Emami Ltd.	3.80		
Godrej Consumer Products Ltd.	1.98		
Cement and Cement Products	4.88		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long-term capital growth Investment in portfolio of predominantly in equity & equity related instruments based on Rural and allied theme <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty Rural Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. Scheme has not completed 6 months since inception

KOTAK DIVIDEND YIELD FUND

An open-ended equity scheme predominantly investing in dividend yielding stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen
AAUM:	₹210.79 crs
AUM:	₹204.02 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	January 27, 2026
Folio Count:	22,304

Minimum Investment Amount

Initial Investment

- ₹100 and any amount thereafter

Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.8430	₹8.8666
IDCW	₹8.8431	₹8.8666

(as on March 31, 2026)

Ratios

^^P/E	21.25
^^P/BV	2.82

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	75.46%
Mid Cap	16.05%
Small Cap	2.16%
Debt & Money Market	6.33%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.42%
Direct Plan:	0.92%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

- If units are redeemed or switched out on or after 1 year from the date of Allotment: NIL

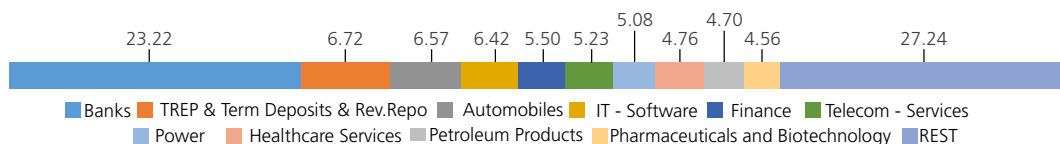
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Torrent Pharmaceuticals Ltd.	1.03
Banks	23.22	Capital Markets	3.50
HDFC Bank Ltd.	5.63	HDFC Asset Management Company Ltd.	1.97
ICICI Bank Ltd.	5.44	BSE LTD.	1.53
STATE BANK OF INDIA	3.43	Construction	2.68
Axis Bank Ltd.	2.29	Larsen And Toubro Ltd.	2.68
BANK OF MAHARASHTRA	1.95	Auto Components	2.52
Bank Of Baroda	1.82	Bharat Forge Ltd.	1.60
IndusInd Bank Ltd.	1.79	MRF Limited	0.92
Ujivan Small Finance Bank Ltd.	0.87	Cement and Cement Products	2.21
IT - Software	6.72	Ultratech Cement Ltd.	2.21
Infosys Ltd.	2.04	Beverages	2.06
Tata Consultancy Services Ltd.	1.83	UNITED SPIRITS LTD.	2.06
PERSISTENT SYSTEMS LIMITED	1.43	Food Products	2.05
Tech Mahindra Ltd.	1.42	Britannia Industries Ltd.	2.05
Automobiles	6.57	Consumable Fuels	1.94
Maruti Suzuki India Limited	2.27	Coal India Ltd.	1.94
TVS Motors Company Ltd	2.14	Consumer Durables	1.94
Mahindra & Mahindra Ltd.	1.20	Titan Company Ltd.	1.94
Hero MotoCorp Ltd.	0.96	Ferrous Metals	1.50
Telecom - Services	5.50	Tata Steel Ltd.	1.50
Bharti Airtel Ltd	3.56	Aerospace and Defense	1.47
Indus Towers Ltd.	1.94	Bharat Electronics Ltd.	1.47
Power	5.23	Chemicals and Petrochemicals	1.30
NTPC LTD	3.05	SOLAR INDUSTRIES INDIA LIMITED	1.30
Power Grid Corporation Of India Ltd.	2.18	Agricultural, Commercial and Construction Vehicles	1.15
Healthcare Services	5.08	ASHOK LEYLAND LTD.	1.15
Apollo Hospitals Enterprises Ltd.	2.65	Oil	1.12
MAX HEALTHCARE INSTITUTE LTD.	2.43	Oil & Natural Gas Corporation Ltd.	1.12
Petroleum Products	4.76	Non - Ferrous Metals	1.00
RELIANCE INDUSTRIES LTD.	3.97	Hindalco Industries Ltd	1.00
HINDUSTAN PETROLEUM CORPORATION LTD	0.79	Gas	0.89
Finance	4.70	Petronet LNG Ltd.	0.89
SHRIRAM FINANCE LTD.	1.75	Equity & Equity related - Total	93.67
Cholamandalam Investment and Finance Company Ltd.	1.66	Triparty Repo	6.42
BAJAJ FINANCE LTD.	1.29	Net Current Assets/(Liabilities)	-0.09
Pharmaceuticals and Biotechnology	4.56	Grand Total	100.00
Sun Pharmaceuticals Industries Ltd.	2.24		
Ajanta Pharma Ltd.	1.29		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

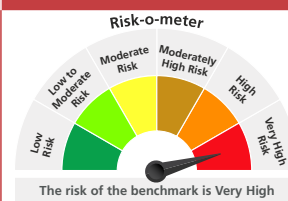
- Long-term capital growth
- Investment in portfolio of predominantly in equity & equity related securities of dividend yielding companies.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.

Scheme has not completed 6 months since inception

KOTAK SERVICES FUND

An open-ended equity scheme focused on the Services theme, the fund aims to deliver long-term capital appreciation through active investment in equity and equity-related securities of services companies, with flexibility across market capitalizations and a bottom-up stock selection approach following Growth at Reasonable Price (GARP)

Investment Objective: The investment objective of the scheme is to provide long term capital appreciation from an actively managed portfolio of equity and equity related securities of companies belonging to the services industry. However, there can be no assurance that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Rohit Tandon,
Mr. Abhishek Bisen

AAUM: ₹752.67 crs

AUM: ₹712.06 crs

Benchmark: Nifty Services Sector TRI

Allotment Date: February 25, 2026

Folio Count: 28,632

Minimum Investment Amount

Initial Investment

- ₹1000 and any amount thereafter

Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.5642	₹9.5772
IDCW	₹9.5637	₹9.5772

(as on March 31, 2026)

Ratios

^^P/E	18.25
^^P/BV	2.56

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	66.10%
Mid Cap	1.25%
Small Cap	4.88%
Debt & Money Market	27.77%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.35%
Direct Plan:	0.92%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

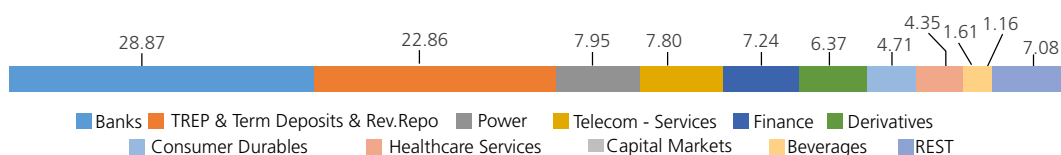
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		ETERNAL LIMITED	0.41
Banks	28.87	VISHAL MEGA MART LIMITED	0.09
ICICI Bank Ltd.	9.57	Leisure Services	0.36
STATE BANK OF INDIA	9.44	INDIAN HOTELS COMPANY LTD.	0.36
Axis Bank Ltd.	9.29	Transport Services	0.28
HDFC Bank Ltd.	0.57	Inter Globe Aviation Ltd	0.28
Power	7.95	Equity & Equity related - Total	65.86
Power Grid Corporation Of India Ltd.	7.95	Futures	
Telecom - Services	7.80	Infosys Ltd.-APR2026	2.62
Bharti Airtel Ltd	7.80	HCL Technologies Ltd.-APR2026	2.60
Finance	7.24	Tech Mahindra Ltd.-APR2026	0.58
PNB HOUSING FINANCE LTD.	2.84	HDFC Bank Ltd.-APR2026	0.57
BAJAJ FINANCE LTD.	2.53	Triparty Repo	22.86
SHRIRAM FINANCE LTD.	1.87	Net Current Assets/(Liabilities)	11.28
Consumer Durables	4.71	Grand Total	100.00
Titan Company Ltd.	4.28		
Metro Brands Ltd.	0.43		
Healthcare Services	4.35		
MAX HEALTHCARE INSTITUTE LTD.	4.35		
Capital Markets	1.61		
Aditya Birla Sun Life AMC Ltd	0.93		
ANGEL ONE LIMITED	0.68		
Beverages	1.16		
UNITED SPIRITS LTD.	1.16		
IT - Software	1.03		
Tech Mahindra Ltd.	1.03		
Retailing	0.50		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long-term capital growth • Investment in portfolio of predominantly in equity & equity related instruments of companies engaged in Services theme <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Low</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High Nifty Services Sector TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.

Scheme has not completed 6 months since inception

KOTAK BALANCED ADVANTAGE FUND

An open ended Dynamic Asset Allocation Fund

Investment Objective: The investment objective of the scheme is to generate capital appreciation by investing in a dynamically balanced portfolio of equity & equity related securities and debt & money market securities. However, there is no assurance that the objective of the scheme will be achieved.

Maturity	Investment style			Volatility	Investment style			Size
	Short	Medium	Long		Value	GARP	Growth	
				Low				Large
				Medium				Medium
				High				Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Rohit Tandon, Mr. Hiten Shah & Mr. Abhishek Bisen

AAUM: ₹16,822.99 crs

AUM: ₹16,203.69 crs

Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index TRI

Allotment Date: August 3, 2018

Folio Count: 2,01,942

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.3512	₹21.1560
IDCW	₹19.3514	₹21.1563

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	11.87 yrs
Modified Duration	4.70 yrs
Macaulay Duration	4.90 yrs
Annualised YTM*	7.39%
^s Standard Deviation	8.50%
^s Beta	1.11
^s Sharpe ^{##}	0.23
[^] P/E ^{\$\$}	21.84
[^] P/BV ^{\$\$}	3.28
Equity Portfolio Turnover ^{\$\$}	14.08%
Total Portfolio Turnover [®]	198.51%

*In case of semi annual YTM, it will be annualized.

^sEquity Component of the Portfolio.

[®]Total Portfolio Turnover=Equity+Debt+Derivative.

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	41.96%
Mid Cap	9.63%
Small Cap	7.29%
Debt & Money Market	41.12%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.67%
Direct Plan:	0.57%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 180 days from the date of allotment: Nil.

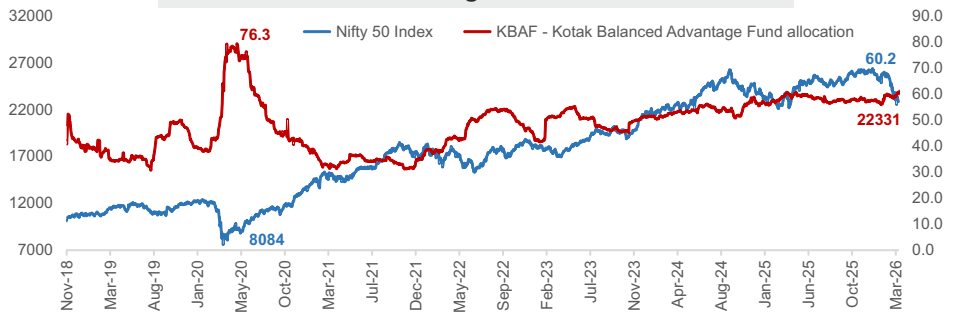
- If units redeemed or switched out are in excess of the limit within 180 days from the date of allotment: 1%

- If units are redeemed or switched out on or after 180 days from the date of allotment: NIL.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

Kotak Balanced Advantage Fund – Asset Allocation



Source: KAMAC Internal Analysis. As on 30th March 2026. Disclaimer: The Nifty 50 Index exposure is considered to explain the equity valuations as category in comparison to KBAF Allocation. KBAF - Kotak Balanced Advantage Fund, Nifty 50 Index represents the Market which is 50% component of the Benchmark – Nifty 50 Hybrid Composite Debt 50:50 Index.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
ICICI Bank Ltd.	Banks	3.84	
RELIANCE INDUSTRIES LTD.	Petroleum Products	3.79	
STATE BANK OF INDIA	Banks	2.82	
HDFC Bank Ltd	Banks	2.54	
Bharti Airtel Ltd	Telecom - Services	2.34	
Infosys Ltd.	IT - Software	1.99	
Larsen And Toubro Ltd.	Construction	1.94	
ETERNAL LIMITED	Retailing	1.41	
BAJAJ FINANCE LTD.	Finance	1.31	
Maruti Suzuki India Limited	Automobiles	1.29	
Others		41.92	-4.98
Equity & Equity related - Total		65.19	-4.98
Mutual Fund Units			
Debt Instruments			
Debentures and Bonds			
Money Market Instruments			
Commercial Paper(CP)/Certificate of Deposits(CD)			
Public Sector Undertakings			
Treasury Bills			
Triparty Repo			
Infrastructure Investment Trusts			
Net Current Assets/(Liabilities)			
Grand Total			
		100.00	

For detailed portfolio log on to

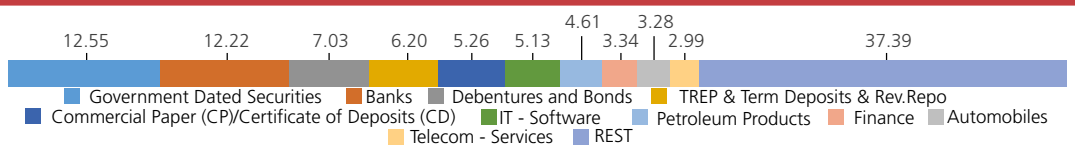
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-balanced-advantage-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions. Equity Derivative Exposer is 4.98%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 year	1 year
Total amount invested (₹)	9,20,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	12,76,368	11,21,069	7,00,776	3,76,045	1,13,363
Scheme Returns (%)	8.39	8.12	6.16	2.86	-10.20
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI Returns (%)	8.41	8.07	5.85	2.86	-9.49
Alpha*	-0.02	0.06	0.31	0.00	-0.71
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (₹)#	12,77,486	11,18,793	6,95,295	3,76,032	1,13,832
Nifty 50 (TRI) (₹)^	13,73,459	11,96,927	6,94,679	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	10.25	9.96	5.81	0.48	-18.42

Product Label

This product is suitable for investors who are seeking*:

- Wealth creation over a long period of time.
- Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation.

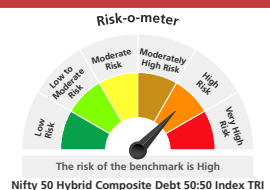
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Fund



Benchmark



Scheme Inception :- August 03, 2018. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (**) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 2.88% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST.

KOTAK ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities

Investment Objective: The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments. However, there is no assurance that the objective of the scheme will be achieved.

Equity	Value	GARP	Growth	Size	Debt	Medium	Short	Low	Volatility
				Large					Low
				Medium					Medium
				Small					High

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Hiten Shah

AAUM: ₹69,176.01 crs

AUM: ₹67,116.51 crs

Benchmark: Nifty 50 Arbitrage TRI

Allotment Date: September 29, 2005

Folio Count: 1,21,197

- Minimum Investment Amount**
- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter
- Ideal Investments Horizon**
- 3 months & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹39.1516	₹42.0294
Monthly IDCW	₹10.7238	₹11.2068

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	0.57 yrs
Modified Duration	0.54 yrs
Macaulay Duration	0.54 yrs
Annualised YTM*	7.37%
^s Standard Deviation	0.39%
^β Beta	0.49
^s Sharpe**	-0.11
[^] P/E ^{ss}	27.45
[^] P/BV ^{ss}	2.95
Equity Portfolio Turnover ^{ss}	512.90%
Total Portfolio Turnover ^o	1,775.59%

*in case of semi annual YTM, it will be annualized.
^sEquity Component of the Portfolio.
^oTotal Portfolio Turnover=Equity+Debt+Derivative.
 Source: ¹ICRA MFI Explorer, ²Bloomberg

Total Expense Ratio**

Regular Plan: 0.97%

Direct Plan: 0.37%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

For Monthly IDCW Option - The Friday immediately preceding the last Tuesday of the Month

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemptions/switch outs (including SIP/STP) within 30 days from the date of allotment of units: 0.25%

- For redemptions/switch outs (including SIP/STP) after 30 days from the date of allotment of units: Nil

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

Scheme Returns (%)

	Since Inception	10 years	7 years	5 years	3 years	1 year
Nifty 50 Arbitrage Index (TRI) Returns (%)	NA	6.02	6.50	7.17	7.56	7.43
Alpha*	NA	-0.002	-0.27	-0.49	-0.74	-1.27

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com


Scheme Inception : - September 29, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. **For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

Top 10 Holdings

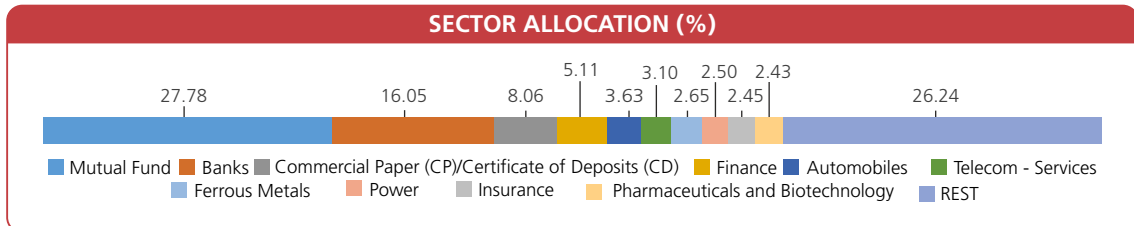
Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
HDFC Bank Ltd.	Banks	5.65	-5.67
ICICI Bank Ltd.	Banks	2.80	-2.82
Axis Bank Ltd.	Banks	2.26	-2.28
KOTAK MAHINDRA BANK LTD.	Banks	1.84	-1.84
RELIANCE INDUSTRIES LTD.	Petroleum Products	1.56	-1.57
JSW Steel Ltd.	Ferrous Metals	1.57	-1.57
STATE BANK OF INDIA	Banks	1.41	-1.41
Bharti Airtel Ltd	Telecom - Services	1.33	-1.34
Vodafone Idea Ltd	Telecom - Services	1.27	-1.28
SHRIRAM FINANCE LTD.	Finance	1.19	-1.19
Others		41.73	-41.83
Equity & Equity related - Total		62.61	-62.80
Mutual Fund Units			
		27.78	
Money Market Instruments			
Commercial Paper(CP)/Certificate of Deposits(CD)		3.36	
Public Sector Undertakings		4.70	
Triparty Repo		2.06	
Net Current Assets/(Liabilities)		-0.51	
Grand Total		100.00	

For detailed portfolio log on to <https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-arbitrage-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions
 Equity Derivative Exposer is 67.46%



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) if you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	51,20,137	16,33,988	10,47,698	7,09,978	3,98,995	1,23,907
Scheme Returns (%)	6.58	6.02	6.23	6.68	6.82	6.16
Nifty 50 Arbitrage Index (TRI) Returns (%)	NA	6.02	6.50	7.17	7.56	7.43
Alpha*	NA	-0.002	-0.27	-0.49	-0.74	-1.27
Nifty 50 Arbitrage Index (TRI) (₹)#	NA	16,34,126	10,57,852	7,18,773	4,03,399	1,24,703
NIFTY 1 Year T-Bill Index (₹)^	50,88,973	16,36,640	10,38,040	7,02,582	3,97,082	1,23,553
NIFTY 1 Year T-Bill Index (%)	6.53	6.05	5.97	6.26	6.50	5.60

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Income from arbitrage opportunities in the equity market • Investment in arbitrage opportunities in the cash & derivatives segment of the equity market. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Low</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Low Nifty 50 Arbitrage TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 29, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. **For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK EQUITY SAVINGS FUND

An open ended scheme investing in equity, arbitrage and debt

Investment Objective: The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and enhance returns with a moderate exposure in equity & equity related instruments. However, there is no assurance that the objective of the scheme will be achieved.

Maturity			Investment style			
Short	Medium	Long	Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Hiten Shah

AAUM: ₹9,669.62 crs

AUM: ₹9,467.97 crs

Benchmark: Nifty Equity Savings TRI

Allotment Date: October 13, 2014

Folio Count: 59,164

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹25.8958	₹28.6596
Monthly IDCW	₹18.9599	₹20.5748

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	2.44 yrs
Modified Duration	1.55 yrs
Macaulay Duration	1.61 yrs
Annualised YTM*	7.01%
[§] Standard Deviation	5.93%
[§] Beta	0.60
[§] Sharpe ^{##}	0.43
^{##} P/E ^{\$\$}	22.41
^{##} P/BV ^{\$\$}	2.61
Equity Portfolio Turnover ^{\$\$}	36.13%
Total Portfolio Turnover ^{§§}	466.93%

*in case of semi annual YTM, it will be annualized.

^{§§}Equity Component of the Portfolio.

^{§§§}Total Portfolio Turnover=Equity+Debt+Derivative.

Source: [§]ICRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	21.39%
Mid Cap	11.21%
Small Cap	5.51%
Debt & Money Market	61.89%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.75%
Direct Plan:	0.69%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 90 days from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 90 days from the date of allotment: 1%
- If units are redeemed or switched out after 90 days from the date of allotment: Nil

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
Bharti Airtel Ltd	Telecom - Services	3.57	
Bharti Airtel Ltd	Telecom - Services	3.09	-3.09
HDFC Bank Ltd.	Banks	2.83	-2.85
CNX NIFTY-APR2026			-2.78
STATE BANK OF INDIA	Banks	2.60	
Hero MotoCorp Ltd.	Automobiles	2.51	
Maruti Suzuki India Limited	Automobiles	2.35	
ITC Ltd.	Diversified FMCG	2.21	
Indus Towers Ltd.	Telecom - Services	2.12	-2.12
Adani Port and Special Economic Zone Ltd.	Transport Infrastructure	2.09	-2.10
Others		41.79	-13.40
Equity & Equity related - Total		65.16	-26.34
Mutual Fund Units		9.40	
Debt Instruments			
Debentures and Bonds		8.00	
Money Market Instruments		2.21	
Commercial Paper(CP)/Certificate of Deposits(CD)		0.99	
Public Sector Undertakings		2.50	
Triparty Repo		10.37	
Infrastructure Investment Trusts		1.01	
Net Current Assets/(Liabilities)		0.36	
Grand Total		100.00	

For detailed portfolio log on to

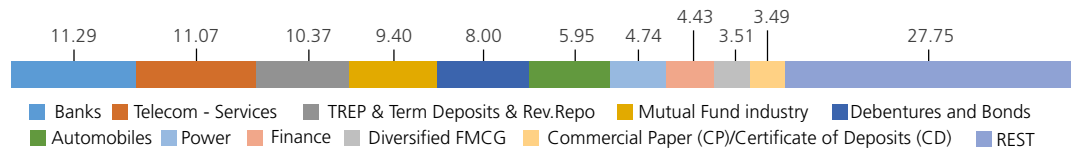
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-savings-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions
Equity Derivative Exposer is 26.34%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	13,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	23,22,870	18,84,949	11,47,047	7,28,259	3,89,680	1,18,136
Scheme Returns (%)	8.70	8.75	8.77	7.70	5.23	-2.90
Nifty Equity Savings Index (TRI) Returns (%)	8.33	8.30	7.92	6.75	5.06	-2.90
Alpha*	0.36	0.45	0.84	0.95	0.18	0.00
Nifty Equity Savings Index (TRI) (₹)#	22,71,528	18,40,564	11,13,074	7,11,255	3,88,654	1,18,137
CRISIL 10 Year Gilt Index (₹)^	19,50,530	16,02,078	10,15,125	6,90,986	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	5.84	5.64	5.34	5.60	5.13	-1.35

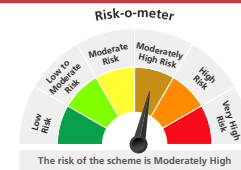
Product Label

This product is suitable for investors who are seeking*:

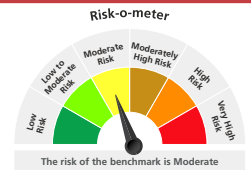
- Income from arbitrage opportunities in the equity market & long term capital growth
- Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark - Tier 1



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception: - October 13, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17/602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. **For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK MULTI ASSET ALLOCATION FUND

An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing in Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. However, there is no assurance that the objective of the scheme will be achieved.

Equity

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Debt

Medium	Short	Low	Volatility
			Low
			Medium
			High

Fund Manager*: Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar

AAUM: ₹12,430.33 crs

AUM: ₹12,073.43 crs

Benchmark: Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)

Allotment Date: September 22, 2023

Folio Count: 2,60,948

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.5967	₹15.1102
IDCW	₹14.0159	₹14.5084

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	9.84 yrs
Modified Duration	3.60 yrs
Macaulay Duration	3.73 yrs
Annualised YTM*	7.27%
^s Standard Deviation	11.43%
^s Beta	1.07
^s Sharpe**	0.78
[^] P/E ^{ss}	17.87
[^] P/BV ^{ss}	2.35
Equity Portfolio Turnover ^{ss}	13.41%
Total Portfolio Turnover ^o	66.13%

*in case of semi annual YTM, it will be annualized.

^{ss}Equity Component of the Portfolio.

^oTotal Portfolio Turnover=Equity+Debt+Derivative.

Source: ⁱCRA MFI Explorer, ⁱⁱBloomberg

Market Capitalisation*

Large Cap	43.98%
Mid Cap	13.54%
Small Cap	12.32%
Debt & Money Market	30.16%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.68%
Direct Plan:	0.50%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 30% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		Whirlpool of India Ltd.		0.47
Banks	10.69	Electrical Equipment		0.44
STATE BANK OF INDIA	3.48	EMMVEE PHOTOVOLTAIC POWER LIMITED		0.24
Bank Of Baroda	1.64	VIKRAM SOLAR LIMITED		0.20
HDFC Bank Ltd.	1.60	Insurance		0.42
ICICI Bank Ltd.	1.37	LIFE INSURANCE CORPORATION OF INDIA LTD.		0.42
Bandhan Bank Ltd.	1.17	Gas		0.38
KOTAK MAHINDRA BANK LTD.	1.02	GAIL (India) Ltd.		0.38
JAMMU AND KASHMIR BANK LTD.	0.41	Chemicals and Petrochemicals		0.34
Finance	7.04	Tata Chemicals Ltd		0.34
Power Finance Corporation Ltd.	2.94	Construction		0.21
SHRIRAM FINANCE LTD.	2.13	Ashoka Buildcon Limited		0.21
POONAWALLA FINCORP LTD.	1.33	Household Products		0.16
PIRAMAL FINANCE LTD	0.64	Navneet Education Ltd.		0.16
Power	6.49	Other Utilities		0.14
NTPC LTD	3.64	CONCORD ENVIRO SYSTEMS LIMITED		0.14
NLC India Ltd.	2.03	Minerals and Mining		0.02
NTPC GREEN ENERGY LIMITED	0.82	NMDC Ltd.		0.02
Diversified FMCG	5.81	Equity & Equity related - Total		70.45
ITC Ltd.	3.51	Futures		
Hindustan Unilever Ltd.	2.30	Vodafone Idea Ltd	Telecom - Services	-0.59
Automobiles	5.74	NMDC Ltd.	Minerals and Mining	-0.02
Maruti Suzuki India Limited	3.01	Mutual Fund Units		
Hero MotoCorp Ltd.	2.73	KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	8.31
IT - Software	5.13	KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	5.33
Infosys Ltd.	1.76	Kotak Liquid Direct Growth	Mutual Fund	0.23
Tech Mahindra Ltd.	1.40	Mutual Fund Units - Total		13.87
Tata Consultancy Services Ltd.	0.62	Debt Instruments		
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.59	Debentures and Bonds		
Wipro Ltd.	0.41	Corporate Debt/Financial Institutions		
Mphasis Ltd	0.35	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.42
Telecom - Services	4.63	AADHAR HOUSING FINANCE LIMITED	ICRA AA	0.08
Indus Towers Ltd.	2.43	Corporate Debt/Financial Institutions - Total		0.50
Bharti Airtel Ltd	1.62	Public Sector Undertakings		
Vodafone Idea Ltd	0.58	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.25
Retailing	3.32	REC LTD	CRISIL AAA	0.15
ETERNAL LIMITED	1.59	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.08
SWIGGY LTD	0.98	Public Sector Undertakings - Total		0.48
FSN E-COMMERCE VENTURES LTD.	0.75	Government Dated Securities		
Oil	3.08	6.90% Central Government	SOV	1.62
OIL INDIA LIMITED	2.49	7.34% Central Government	SOV	1.18
Oil & Natural Gas Corporation Ltd.	0.59	7.09% Central Government	SOV	0.51
Beverages	2.69	6.98% West Bengal State Govt-West Bengal	SOV	0.33
Radico Khaitan Ltd.	1.43	7.24% Central Government	SOV	0.27
United Breweries Ltd.	1.26	7.61% Rajasthan State Govt-Rajasthan	SOV	0.21
Petroleum Products	1.70	6.88% Bihar State Govt-Bihar	SOV	0.20
RELIANCE INDUSTRIES LTD.	1.70	7.60% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.13
Pharmaceuticals and Biotechnology	1.52	7.06% Central Government	SOV	0.04
ACUTAAS CHEMICALS LTD	1.14	7.09% Rajasthan State Govt-Rajasthan	SOV	0.01
ORCHID PHARMA LTD.	0.38	7.20% Karnataka State Govt-Karnataka	SOV	0.01
Healthcare Services	1.43	Government Dated Securities - Total		4.51
PARK MEDI WORLD LIMITED (PARK HOSPITAL)	1.43	Money Market Instruments		
Agricultural, Commercial and Construction Vehicles	1.18	Commercial Paper(CP)/ Certificate of Deposits(CD)		
TML COMMERCIAL VEHICLES LIMITED	1.04	Corporate Debt/Financial Institutions		
V.S.T Tillers Tractors Ltd	0.14	HDFC BANK LTD.	CARE A1+	2.34
Non - Ferrous Metals	1.14	Corporate Debt/Financial Institutions - Total		2.34
Hindalco Industries Ltd	1.14	Public Sector Undertakings		
Ferrous Metals	1.11	PUNJAB NATIONAL BANK	CRISIL A1+	1.94
Tata Steel Ltd.	1.11	BANK OF BARODA	FITCH A1+	1.16
Personal Products	0.84	Export-Import Bank of India	CRISIL A1+	0.82
Dabur India Ltd.	0.48	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	0.78
Emami Ltd.	0.36	UNION BANK OF INDIA	FITCH A1+	0.20
Auto Components	0.83	Public Sector Undertakings - Total		4.90
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.83	Triparty Repo		2.64
Industrial Products	0.83	Infrastructure Investment Trusts		
KSH INTERNATIONAL LTD	0.57	INDUS INFRA TRUST	Transport Infrastructure	0.04
Subros Ltd.	0.26	Infrastructure Investment Trusts - Total		0.04
Industrial Manufacturing	0.82	Net Current Assets/(Liabilities)		0.27
JYOTI CNC AUTOMATION LTD	0.52	Grand Total		100.00
DEE DEVELOPMENT ENGINEERS LTD	0.30			
Entertainment	0.79			
PVR INOX LIMITED	0.45			
Sun TV Network Ltd.	0.34			
Capital Markets	0.57			
Aditya Birla Sun Life AMC Ltd	0.57			
Leisure Services	0.49			
SAPPHIRE FOODS INDIA LTD.	0.49			
Consumer Durables	0.47			

KOTAK MULTI ASSET ALLOCATION FUND

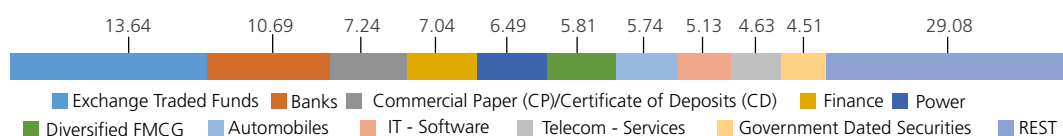
An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,10,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	3,63,102	1,25,971
Scheme Returns (%)	12.37	9.46
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% Returns (%)	6.69	-2.62
Alpha*	5.69	12.08
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% (₹)#	3,38,105	1,18,315
Nifty 50 (TRI) (₹)^	3,00,445	1,07,836
Nifty 50 (TRI) Returns (%)	-2.35	-18.42

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long-term capital growth • Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is High</p> <p>Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 22, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST.

*For Fund Manager experience, please refer page 160-164 & 179-183. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK AGGRESSIVE HYBRID FUND

An open ended hybrid scheme investing predominantly in equity and equity related instruments

Investment Objective: The investment objective of the Scheme is to achieve growth by investing in equity and equity related instruments, balanced with income generation by investing in debt and money market instruments. However, there is no assurance that the objective of the scheme will be achieved.

Maturity			Volatility	Investment style			Size
Short	Medium	Long		Value	GARP	Growth	
			Low				Large
			Medium				Medium
			High				Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Atul Bhole & Mr. Abhishek Bisen
AAUM:	₹8,211.69 crs
AUM:	₹7,811.59 crs
Benchmark:	Nifty 50 Hybrid Composite Debt 65:35 Index TRI
Allotment Date:	November 25, 1999
Folio Count:	1,67,794

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹57.4931	₹68.1259
IDCW	₹33.7881	₹41.7622

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	12.82 yrs
Modified Duration	5.30 yrs
Macaulay Duration	5.51 yrs
Annualised YTM*	7.36%
^s Standard Deviation	12.01%
^b Beta	1.19
^s Sharpe ^{##}	0.42
[^] P/E ⁵⁵	22.94
[^] P/BV ⁵⁵	3.64
Equity Portfolio Turnover ⁵⁵	14.98%
Total Portfolio Turnover ^o	47.59%

*In case of semi annual YTM, it will be annualized.

^sEquity Component of the Portfolio.

^oTotal Portfolio Turnover=Equity+Debt+Derivative.

Source: ¹ICRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	42.56%
Mid Cap	29.61%
Small Cap	7.54%
Debt & Money Market	20.29%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.74%
Direct Plan:	0.47%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

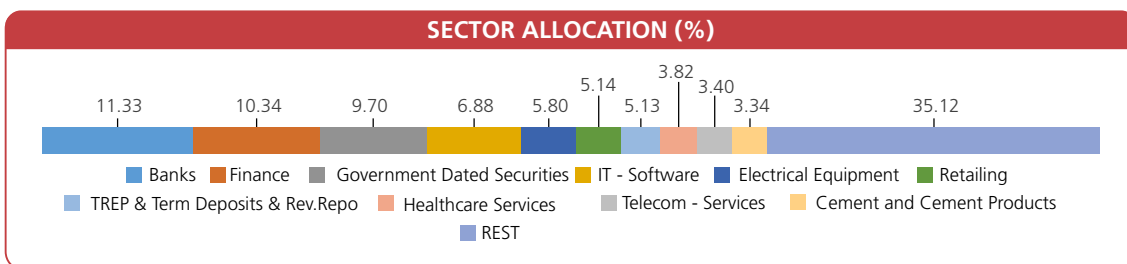
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		P I INDUSTRIES LTD		0.92
Banks	11.33	Insurance		0.88
HDFC Bank Ltd.	3.64	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD		0.88
STATE BANK OF INDIA	3.01	Industrial Products		0.69
ICICI Bank Ltd.	1.92	Polycab India Ltd.		0.69
Bank Of Baroda	1.13	Agricultural, Commercial and Construction Vehicles		0.33
INDIAN BANK	0.86	V.S.T Tillers Tractors Ltd		0.33
BANK OF MAHARASHTRA	0.77	Equity & Equity related - Total		79.71
Finance	10.34	Debt Instruments		
Cholamandalam Investment and Finance Company Ltd.	2.72	Debentures and Bonds		
BAJAJ FINANCE LTD.	2.56	Corporate Debt/Financial Institutions		
Power Finance Corporation Ltd.	1.99	ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	0.82
SHRIRAM FINANCE LTD.	1.62	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.09
REC LTD	0.84	Corporate Debt/Financial Institutions - Total		0.91
TATA CAPITAL LIMITED	0.61	Public Sector Undertakings		
IT - Software	6.88	REC LTD	CRISIL AAA	0.51
Infosys Ltd.	1.90	Power Finance Corporation Ltd.	CRISIL AAA	0.40
Mphasis Ltd	1.63	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.33
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.38	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	0.23
Wipro Ltd.	0.83	Public Sector Undertakings - Total		1.47
Birlasoft Ltd.	0.58	Government Dated Securities		
Tech Mahindra Ltd.	0.56	7.34% Central Government	SOV	2.92
Electrical Equipment	5.80	7.24% Central Government	SOV	1.51
GE VERNOVA T&D INDIA LIMITED	4.28	6.90% Central Government([^])	SOV	1.10
Apar Industries Limited	1.52	7.54% Tamil Nadu State Govt-Tamil Nadu	SOV	0.95
Retailing	5.14	7.58% Karnataka State Govt-Karnataka	SOV	0.82
ETERNAL LIMITED	3.32	7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.38
SWIGGY LTD	1.13	7.19% Karnataka State Govt-Karnataka	SOV	0.32
VISHAL MEGA MART LIMITED	0.69	6.79% Central Government([^])	SOV	0.25
Healthcare Services	3.82	GS CG 22/10/2038 - (STRIPS)	SOV	0.16
Fortis Healthcare India Ltd	3.26	GS CG 15/10/2038 - (STRIPS)	SOV	0.15
MAX HEALTHCARE INSTITUTE LTD.	0.56	7.21% Karnataka State Govt-Karnataka	SOV	0.13
Telecom - Services	3.40	7.30% Central Government([^])	SOV	0.12
Bharti Airtel Ltd	3.40	GS CG 15/04/2036 - (STRIPS)	SOV	0.09
Cement and Cement Products	3.34	7.67% Punjab State Govt-Punjab	SOV	0.07
Ultratech Cement Ltd.	2.47	8.00% Kerala State Govt-Kerala	SOV	0.07
JK Cement Ltd.	0.87	8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.07
Consumer Durables	3.28	GS CG 25/11/2043 - (STRIPS)	SOV	0.07
Century Plyboards (India) Ltd.	1.22	6.48% Central Government	SOV	0.06
Havells India Ltd.	1.06	7.62% Haryana State Govt-Haryana	SOV	0.06
LG ELECTRONICS INDIA LTD	1.00	8.01% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
Pharmaceuticals and Biotechnology	3.24	GS CG 22/10/2036 - (STRIPS)	SOV	0.06
Ipca Laboratories Ltd.	1.35	GS CG 22/10/2039 - (STRIPS)	SOV	0.05
Sun Pharmaceuticals Industries Ltd.	1.01	7.26% Central Government	SOV	0.04
JB CHEMICALS & PHARMACEUTICALS LTD.	0.88	7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03
Capital Markets	3.10	7.71% Gujarat State Govt-Gujarat	SOV	0.03
Nippon Life India Asset Management Ltd.	1.02	GS CG 19/06/2036 - (STRIPS)	SOV	0.03
BSE LTD.	0.86	7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.02
Prudent Corporate Advisory Services Ltd.	0.63	7.78% Rajasthan State Govt-Rajasthan	SOV	0.02
NUVAMA WEALTH MANAGEMENT LIMITED	0.59	GS CG 22/04/2041 - (STRIPS)	SOV	0.02
Chemicals and Petrochemicals	2.97	GS CG 22/04/2042 - (STRIPS)	SOV	0.02
SRF Ltd.	1.22	6.91% Rajasthan State Govt-Rajasthan	SOV	0.01
SOLAR INDUSTRIES INDIA LIMITED	1.16	7.09% Central Government([^])	SOV	0.01
Deepak Nitrite Ltd.	0.59	Government Dated Securities - Total		9.70
Aerospace and Defense	2.18	Money Market Instruments		
Bharat Electronics Ltd.	2.18	Commercial Paper(CP)/ Certificate of Deposits(CD)		
Auto Components	2.15	Corporate Debt/Financial Institutions		
UNO MINDA LIMITED	0.91	HDFC BANK LTD.	CARE A1+	2.50
Schaeffler India Ltd	0.69	Corporate Debt/Financial Institutions - Total		2.50
MRF Limited	0.55	Public Sector Undertakings		
Power	1.81	INDIAN BANK	CRISIL A1+	0.30
Tata Power Co. Ltd.	0.97	Public Sector Undertakings - Total		0.30
NTPC LTD	0.84	Triparty Repo		5.13
Petroleum Products	1.44	Net Current Assets/(Liabilities)		0.28
Bharat Petroleum Corporation Ltd.	0.77	Grand Total		100.00
RELIANCE INDUSTRIES LTD.	0.67			
Ferrous Metals	1.26			
Jindal Steel & Power Ltd.	1.26			
Food Products	1.18			
AVANTI FEEDS LTD	1.18			
Beverages	1.10			
UNITED SPIRITS LTD.	1.10			
Realty	1.10			
OBEROI REALTY LTD	0.56			
Mahindra Lifespace Developers Ltd	0.54			
Automobiles	1.03			
Mahindra & Mahindra Ltd.	1.03			
Construction	1.00			
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	1.00			
Fertilizers and Agrochemicals	0.92			



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	13,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	27,32,830	21,96,837	12,73,344	7,33,696	3,79,690	1,11,824
Scheme Returns (%)	11.52	11.64	11.70	8.00	3.50	-12.51
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI Returns (%)	9.79	9.68	8.68	5.87	2.18	-12.19
Alpha*	1.73	1.96	3.02	2.13	1.32	-0.32
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI (₹)#	24,56,205	19,79,787	11,43,507	6,95,696	3,72,172	1,12,035
Nifty 50 (TRI) (₹)^	26,49,314	21,22,464	11,97,427	6,94,679	3,62,651	1,07,836
Nifty 50 (TRI) Returns (%)	11.02	10.99	9.97	5.81	0.48	-18.42

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p style="text-align: center;">Risk-o-meter</p> <p style="text-align: center;">The risk of the scheme is Very High</p>	<p style="text-align: center;">Risk-o-meter</p> <p style="text-align: center;">The risk of the benchmark is High</p> <p style="text-align: center;">Nifty 50 Hybrid Composite Debt 65:35 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception date is 25/11/1999 and Scheme Inception date of Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and/ or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Alpha is difference of scheme return with benchmark return. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 1.99% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK DEBT HYBRID FUND

An open ended hybrid scheme investing predominantly in debt instruments

Investment Objective: The investment objective of the Scheme is to enhance returns over a portfolio of debt instruments with a moderate exposure in equity and equity related instruments. By investing in debt securities, the Scheme will aim at generating regular returns, while enhancement of return is intended through investing in equity and equity related securities. The Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Maturity			Volatility
Value	GARP	Growth	Short	Medium	Long	
						Low
						Medium
						High

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
AAUM:	₹2,947.36 crs
AUM:	₹2,862.74 crs
Benchmark:	CRISIL Hybrid 85+15- Conservative Index TRI
Allotment Date:	December 02, 2003
Folio Count:	56,046

- Minimum Investment Amount**
- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

- Ideal Investments Horizon**
- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹57.2526	₹66.6606
Monthly IDCW	₹12.0211	₹13.1958

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	12.05 yrs
Modified Duration	5.22 yrs
Macaulay Duration	5.43 yrs
Annualised YTM*	7.63%
Standard Deviation	5.52%
^P/E ⁵⁵	15.45
^^P/BV ⁵⁵	2.60

*in case of semi annual YTM, it will be annualized.
⁵⁵Equity Component of the Portfolio.
 Source: ¹ICRA MFI Explorer, ⁵⁵Bloomberg

Market Capitalisation*

Large Cap	15.67%
Mid Cap	3.06%
Small Cap	1.95%
Debt & Money Market	79.32%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.67%
Direct Plan:	0.48%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 6 months from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 6 months from the date of allotment: 1%

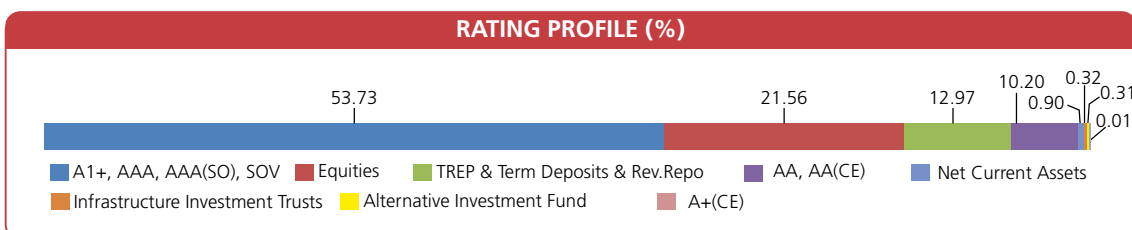
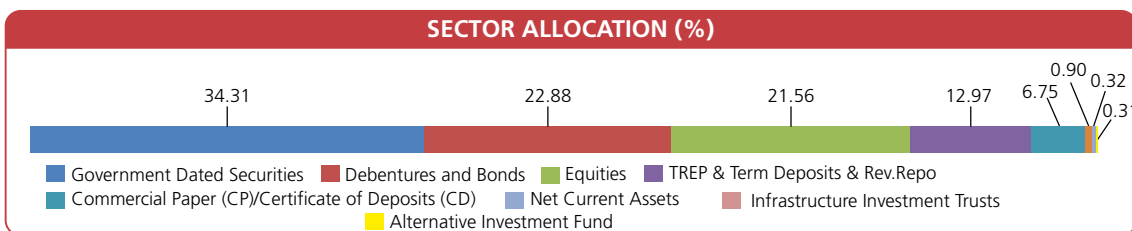
- If units are redeemed or switched out after 6 months from the date of allotment: NIL

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO					
Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related					
Banks		5.51	Govt-Uttar Pradesh	SOV	1.03
STATE BANK OF INDIA		1.21	7.31% Tamil Nadu State		0.86
HDFC Bank Ltd.		1.20	Govt-Tamil Nadu	SOV	
ICICI Bank Ltd.		0.99	7.45% Maharashtra State		
Axis Bank Ltd.		0.86	Govt-Maharashtra	SOV	0.85
Bank Of Baroda		0.86	GS CG 25/11/2035 - (STRIPS)	SOV	0.55
INDIAN BANK		0.39	GS CG 15/04/2038 - (STRIPS)	SOV	0.44
Automobiles		2.04	7.52% Bihar State Govt-Bihar	SOV	0.34
Hero MotoCorp Ltd.		1.05	7.17% Tamil Nadu State		
Maruti Suzuki India Limited		0.99	Govt-Tamil Nadu	SOV	0.34
IT - Software		1.61	7.30% Central Government(^)	SOV	0.31
Tech Mahindra Ltd.		0.79	GS CG 06/05/2038 - (STRIPS)	SOV	0.30
Infosys Ltd.		0.46	GS CG 15/04/2045 - (STRIPS)	SOV	0.25
Mphasis Ltd		0.36	GS CG 25/05/2043 - (STRIPS)	SOV	0.19
Telecom - Services		1.47	7.65% Madhya Pradesh State		
Bharti Airtel Ltd		1.47	Govt-Madhya Pradesh	SOV	0.18
Power		1.19	GS CG 22/04/2036 - (STRIPS)	SOV	0.17
NTPC LTD		1.19	7.17% Central Government	SOV	0.17
Realty		0.99	6.57% Andhra Pradesh State		
BROOKFIELD INDIA REAL ESTATE TRUST(***)		0.88	Govt-Andhra Pradesh	SOV	0.17
Mahindra Lifespace Developers Ltd		0.11	6.88% Bihar State Govt-Bihar	SOV	0.16
Pharmaceuticals and Biotechnology		0.94	GS CG 25/05/2036 - (STRIPS)	SOV	0.10
JB CHEMICALS & PHARMACEUTICALS LTD.		0.55	7.96% Punjab State Govt-Punjab	SOV	0.10
Divi s Laboratories Ltd.		0.39	GS CG 25/05/2037 - (STRIPS)	SOV	0.09
Petroleum Products		0.92	7.96% Maharashtra State		
RELIANCE INDUSTRIES LTD.		0.92	Govt-Maharashtra	SOV	0.09
Healthcare Services		0.85	GS CG 25/11/2038 - (STRIPS)	SOV	0.08
MAX HEALTHCARE INSTITUTE LTD.		0.51	GS CG 25/05/2038 - (STRIPS)	SOV	0.08
Fortis Healthcare India Ltd		0.34	8.05% Tamil Nadu State		
Finance		0.62	Govt-Tamil Nadu	SOV	0.07
POONAWALLA FINCORP LTD.		0.34	7.09% Central Government(^)	SOV	0.07
Power Finance Corporation Ltd.		0.28	GS CG 25/05/2040 - (STRIPS)	SOV	0.07
Agricultural, Commercial and Construction Vehicles		0.60	GS CG 25/11/2040 - (STRIPS)	SOV	0.06
V.S.T Tillers Tractors Ltd		0.34	GS CG 25/05/2041 - (STRIPS)	SOV	0.06
ASHOK LEYLAND LTD.		0.26	7.98% Kerala State Govt-Kerala	SOV	0.05
Consumer Durables		0.60	7.26% Central Government	SOV	0.04
Century Plyboards (India) Ltd.		0.31	Government Dated Securities - Total		34.31
Pokarna Ltd.		0.20	Public Sector Undertakings		
LG ELECTRONICS INDIA LTD		0.09	National Housing Bank	CARE AAA	2.02
Beverages		0.59	REC LTD	CRISIL AAA	1.53
Radico Khaitan Ltd.		0.34	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	1.16
UNITED SPIRITS LTD.		0.25	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.86
Food Products		0.58	Power Finance Corporation Ltd. (^)	CRISIL AAA	0.80
Britannia Industries Ltd.		0.58	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.39
Cement and Cement Products		0.55	INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.27
Ambuja Cements Ltd.		0.28	Power Finance Corporation Ltd.	CRISIL AAA	0.22
UltraTech Cement Ltd.		0.27	Power Grid Corporation of India Ltd.	CRISIL AAA	0.19
Ferrous Metals		0.46	U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	0.01
Tata Steel Ltd.		0.46	Public Sector Undertakings - Total		7.45
Industrial Manufacturing		0.36	Corporate Debt/Financial Institutions		
JYOTI CNC AUTOMATION LTD		0.25	ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	4.19
DEE DEVELOPMENT ENGINEERS LTD		0.11	JTPM METAL TRADERS PVT LTD	CRISIL AA	3.63
Capital Markets		0.35	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030		
Nippon Life India Asset Management Ltd.		0.24	(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.58
ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.		0.11	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	2.57
Retailing		0.34	ADANI POWER LTD	CRISIL AA	1.22
SWIGGY LTD		0.34	BHARTI TELECOM LTD.	CRISIL AAA	0.88
Transport Services		0.34	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.18
Inter Globe Aviation Ltd		0.34	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.18
Diversified FMCG		0.22	Corporate Debt/Financial Institutions - Total		15.43
ITC Ltd.		0.22	Money Market Instruments		
Insurance		0.15	Commercial Paper(CP)/ Certificate of Deposits(CD)		
LIFE INSURANCE CORPORATION OF INDIA LTD.		0.15	Public Sector Undertakings		
Leisure Services		0.11	UNION BANK OF INDIA	ICRA A1+	3.46
Jubilant Foodworks Limited		0.11	PUNJAB NATIONAL BANK	CRISIL A1+	3.29
Fertilizers and Agrochemicals		0.09	Public Sector Undertakings - Total		6.75
P I INDUSTRIES LTD		0.09	Triparty Repo		12.97
Auto Components		0.08	Alternative Investment Fund		
TENNECO CLEAN AIR INDIA LIMITED		0.08	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.31
Equity & Equity related - Total		21.56	Alternative Investment Fund - Total		0.31
Debt Instruments			Infrastructure Investment Trusts		
Debentures and Bonds			RAAJMARG INFRA INVESTMENT TRUST	Transport Infrastructure	0.26
Government Dated Securities			INDUS INFRA TRUST	Transport Infrastructure	0.06
7.34% Central Government	SOV	10.93	Infrastructure Investment Trusts - Total		0.32
6.90% Central Government(^)	SOV	4.50	Net Current Assets/(Liabilities)		0.90
7.24% Central Government	SOV	2.47	Grand Total		100.00
7.58% Karnataka State Govt-Karnataka	SOV	2.06			
7.19% Karnataka State Govt-Karnataka	SOV	1.73			
7.56% Karnataka State Govt-Karnataka	SOV	1.72			
7.62% Punjab State Govt-Punjab	SOV	1.39			
7.45% Bihar State Govt-Bihar	SOV	1.20			
7.54% Tamil Nadu State Govt-Tamil Nadu	SOV	1.04			
7.62% Uttar Pradesh State					

*Existing investment in REITs held by debt schemes of Mutual Funds as on February 28, 2026, is grandfathered



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	76,14,091	18,46,137	11,18,707	7,07,395	3,83,596	1,17,232
Scheme Returns (%)	8.46	8.35	8.07	6.54	4.18	-4.30
CRISIL Hybrid 85+15 - Conservative Index TRI Returns (%)	8.29	7.54	6.98	6.29	5.14	-1.74
Alpha*	0.17	0.81	1.09	0.25	-0.96	-2.56
CRISIL Hybrid 85+15 - Conservative Index TRI (₹)#	74,43,065	17,69,050	10,76,193	7,03,057	3,89,149	1,18,884
CRISIL 10 Year Gilt Index (₹)^	56,60,221	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index Returns (%)	6.19	5.64	5.34	5.60	5.13	-1.35

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income & capital growth over a long term horizon Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderately High</p>	<p>The risk of the benchmark is Moderately High</p> <p>CRISIL Hybrid 85+15- Conservative Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 02, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBL Overnight MIBOR rate as on 30th Mar 2026). **Existing investment in REITs held by debt schemes of Mutual Funds as on March 31, 2026, is grandfathered. **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 184-187. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK OVERNIGHT FUND

An open ended debt scheme investing in overnight securities.
A relatively low interest rate risk and relatively low credit risk.

Investment Objective: The primary objective of the Scheme is to generate income through investment in debt & money market instruments having maturity of one business day (including Triparty repo on Government securities or treasury bills, Reverse Repo and equivalent). However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*: Mr. Deepak Agrawal & Mr. Sunil Pandey

AAUM: ₹10,223.19 crs

AUM: ₹5,066.85 crs

Benchmark: NIFTY 1D Rate index

Allotment Date: January 15, 2019

Folio Count: 5,874

Minimum Investment Amount

Minimum Application Amount (Non - SIP)

- ₹1000 and any amount thereafter

Minimum Additional Purchase Amount

- ₹500 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and in Multiple of ₹500 for minimum 2 instalments

Ideal Investments Horizon

- 1 day

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1427.6457	₹1437.0290
Daily IDCW	₹1004.9489	₹1003.7998

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	2.74 days
Modified Duration	2.48 days
Macaulay Duration	2.48 days
Annualised YTM*	7.16%
⁵ Standard Deviation	0.13%

*In case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.16%
Direct Plan:	0.07%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth & Reinvestment of IDCW (applicable for all plans)

Load Structure

Entry Load: Nil. (applicable for all plans)
Exit Load: Nil. (applicable for all plans)

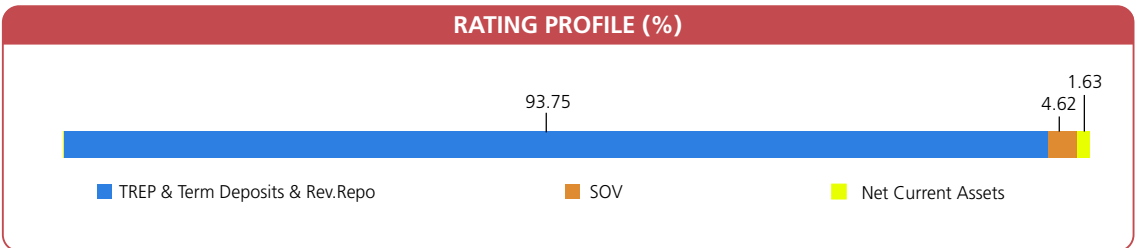
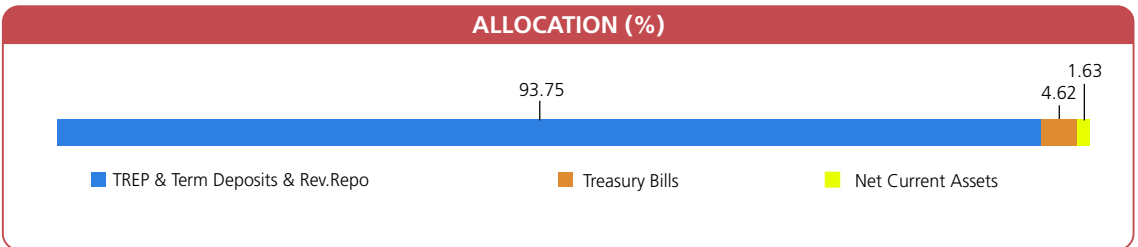
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)		Relatively High (Class C)
	A-I	(Class B)	
Relatively Low			
Moderate			
Relatively High			

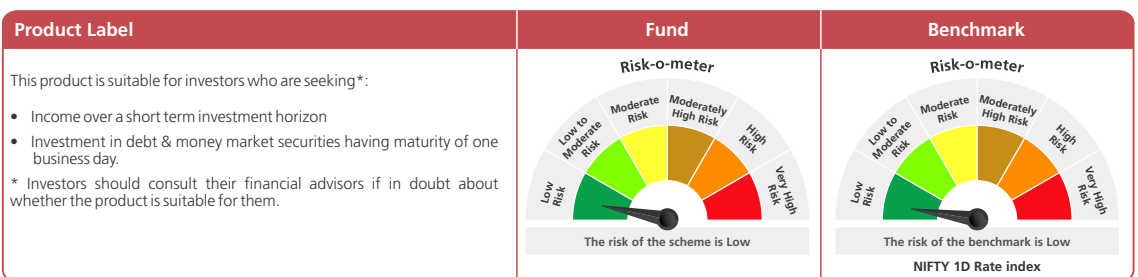
PORTFOLIO		
Issuer/Instrument	Industry/Rating	% to Net Assets
Treasury Bills		
364 DAYS TREASURY BILL 16/04/2026	SOV	1.97
364 DAYS TREASURY BILL 23/04/2026	SOV	0.98
91 DAYS TREASURY BILL 23/04/2026	SOV	0.98
182 DAYS TREASURY BILL 09/04/2026	SOV	0.69
Treasury Bills - Total		4.62
Reverse Repo		86.50
Triparty Repo		7.25
Net Current Assets/(Liabilities)		1.63
Grand Total		100.00



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (₹)	8,70,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 31, 2026 (₹)	10,62,676	10,19,975	6,96,238	3,93,867	1,23,382
Scheme Returns (%)	5.44	5.47	5.90	5.94	5.30
Nifty 1D Rate Index Returns (%)	5.56	5.59	6.00	6.02	5.34
Alpha*	-0.12	-0.12	-0.11	-0.08	-0.04
Nifty 1D Rate Index (₹)#	10,67,586	10,24,482	6,98,121	3,94,323	1,23,408
NIFTY 1 Year T-Bill Index (₹)^	10,83,465	10,38,191	7,02,684	3,97,140	1,23,571
NIFTY 1 Year T-Bill Index Returns (%)	5.96	5.96	6.26	6.50	5.60



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - January 15, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *Allpayouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK LIQUID FUND

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, debentures and Government Securities, and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Subject to the maximum amount permitted from time to time, the Scheme may invest in offshore securities in the manner allowed by SEBI / RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations. To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. There is no assurance that the investment objective of the Schemes will be realised.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey
AAUM:	₹42,455.50 crs
AUM:	₹33,309.00 crs
Benchmark:	Nifty Liquid Index A-I
Allocation Date:	November 4, 2003
Folio Count:	57,166

Minimum Investment Amount

Minimum Application Amount (Non - SIP)

- ₹1000 and any amount thereafter

Minimum Additional Purchase Amount

- ₹500 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and in Multiple of ₹500 for minimum 2 instalments

Ideal Investments Horizon

- 7 days to month

Net Asset Value (NAV)

	Regular	Direct
Growth	₹5508.5837	₹5565.4620
Daily IDCW	₹1247.1929	₹1223.0562

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	0.19 yrs
Modified Duration	0.19 yrs
Macaulay Duration	0.19 yrs
Annualised YTM*	7.64%
Standard Deviation	0.19%

*In case of semi annual YTM, it will be annualized. Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.31%
Direct Plan:	0.19%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Growth & Reinvestment of IDCW (applicable for all plans)

IDCW Frequency

Weekly

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load Structure

1. Exit load shall applicable be as per the graded basis as specified below:

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

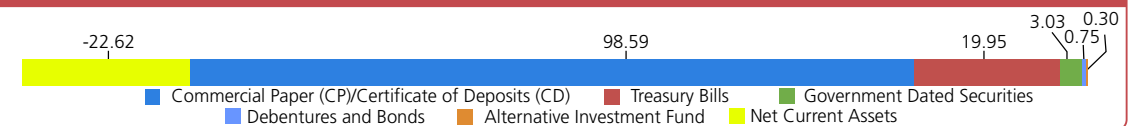
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low		B-I	
Moderate			
Relatively High			

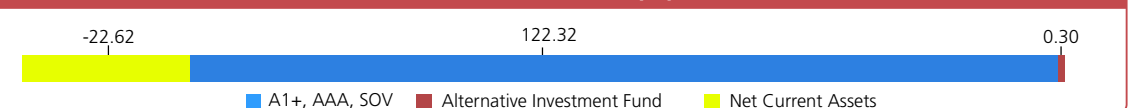
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments					
Debentures and Bonds					
Corporate Debt/Financial Institutions					
CAN FIN HOMES LTD.	FITCH AAA	0.68	HDB FINANCIAL SERVICES LTD.	CRISIL A1+	0.52
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.07	ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.45
Corporate Debt/Financial Institutions - Total					
Government Dated Securities					
5.63% Central Government	SOV	3.03	HERO FINCORP LTD.	CRISIL A1+	0.45
Government Dated Securities - Total					
Money Market Instruments					
Commercial Paper(CP)/Certificate of Deposits(CD)					
Corporate Debt/Financial Institutions					
ICICI SECURITIES LIMITED	CRISIL A1+	5.48	FED BANK FINANCIAL SERVICES LIMITED	CRISIL A1+	0.44
HDFC BANK LTD.	CARE A1+	5.18	GODREJ INDUSTRIES LTD	CRISIL A1+	0.44
KARUR VYSYA BANK LTD.	ICRA A1+	4.45	INTERISE TRUST	ICRA A1+	0.44
Reliance Retail Ventures Ltd	CRISIL A1+	4.45	BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.30
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	3.26	DSP FINANCE PRIVATE LIMITED	ICRA A1+	0.30
BAJAJ FINANCE LTD.	CRISIL A1+	2.37	GODREJ CONSUMER PRODUCTS LTD.	CRISIL A1+	0.30
IDBI BANK LTD.	CRISIL A1+	2.37	NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.30
RBL BANK LTD.	ICRA A1+	2.22	AXIS BANK LTD.	CRISIL A1+	0.15
IIFL FINANCE LIMITED	CRISIL A1+	1.77	L & T FINANCE LTD.	CRISIL A1+	0.07
HDFC SECURITIES LIMITED	CARE A1+	1.49	Corporate Debt/Financial Institutions - Total		
IDFC FIRST BANK LIMITED	CRISIL A1+	1.49	55.32		
INDUSIND BANK LTD.	CRISIL A1+	1.33	Public Sector Undertakings		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED	CRISIL A1+	1.19	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		
Tata Steel Ltd.	ICRA A1+	1.04	ICRA A1+		
ADITYA BIRLA MONEY LTD	CRISIL A1+	0.90	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		
CESC Ltd.	ICRA A1+	0.89	CRISIL A1+		
JAMMU KASHMIR BANK LTD	CRISIL A1+	0.89	UNION BANK OF INDIA		
Manappuram Finance Ltd.	CRISIL A1+	0.89	ICRA A1+		
SBICAP SECURITIES LIMITED	CRISIL A1+	0.89	BANK OF BARODA		
Tata Power Company Ltd.	CRISIL A1+	0.89	FITCH A1+		
ANGEL ONE LIMITED	ICRA A1+	0.74	CARE A1+		
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.74	FITCH A1+		
DCB BANK LIMITED	CRISIL A1+	0.74	CARE A1+		
SHAREKHAN LIMITED	CRISIL A1+	0.74	FITCH A1+		
360 ONE WAM LIMITED	ICRA A1+	0.60	CARE A1+		
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	0.60	FITCH A1+		
IGH HOLDINGS PRIVATE LIMITED	CRISIL A1+	0.60	CARE A1+		
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.60	FITCH A1+		
IIFL CAPITAL SERVICES LTD.	CRISIL A1+	0.59	CARE A1+		
JULIUS BAER CAPITAL (INDIA) PVT. LTD	CRISIL A1+	0.59	FITCH A1+		
KISETSU SAISON FINANCE (INDIA) PRIVATE LIMITED	CRISIL A1+	0.59	CARE A1+		
NUVOCO VISTAS CORPORATION LTD.	CRISIL A1+	0.59	FITCH A1+		
Public Sector Undertakings - Total					
Treasury Bills					
91 DAYS TREASURY BILL 28/05/2026	SOV	4.82	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		
91 DAYS TREASURY BILL 14/05/2026	SOV	4.48	CARE A1+		
91 DAYS TREASURY BILL 22/05/2026	SOV	4.47	CARE A1+		
91 DAYS TREASURY BILL 04/06/2026	SOV	4.46	CARE A1+		
91 DAYS TREASURY BILL 11/06/2026	SOV	1.11	CARE A1+		
91 DAYS TREASURY BILL 07/05/2026	SOV	0.61	CARE A1+		
Treasury Bills - Total					
19.95					
Alternative Investment Fund					
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2					
Alternative Investment Fund					
0.30					
Alternative Investment Fund - Total					
0.30					
Net Current Assets/(Liabilities)					
-22.62					
Grand Total					
100.00					

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 31, 2026 (₹)	61,52,896	16,24,420	10,38,955	7,06,314	3,97,863	1,23,787
Scheme Returns (%)	6.78	5.91	5.99	6.47	6.62	5.94
Nifty Liquid Index A-I Returns (%)	6.87	5.98	6.09	6.57	6.68	5.99
Alpha*	-0.09	-0.07	-0.10	-0.10	-0.06	-0.05
Nifty Liquid Index A-I (₹)#	62,23,344	16,30,580	10,42,747	7,08,045	3,98,204	1,23,819
NIFTY 1 Year T-Bill Index (₹)^	59,34,822	16,36,770	10,38,191	7,02,684	3,97,140	1,23,571
NIFTY 1 Year T-Bill Index Returns (%)	6.51	6.05	5.96	6.26	6.50	5.60

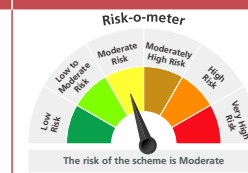
Product Label

This product is suitable for investors who are seeking*:

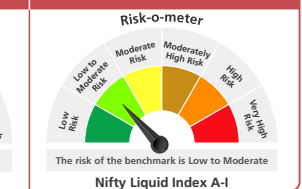
- Income over a short term investment horizon
- Investment in debt & money market securities

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception: - November 04, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *Allpayouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to reduce the interest rate risk. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹15,457.63 crs
AUM:	₹14,989.42 crs
Benchmark:	Nifty Ultra Short Duration Debt Index A-I
Allotment Date:	August 13, 2004
Folio Count:	35,751

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Idle Investments Horizon

- 3-6 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹44.7669	₹47.0592
Monthly IDCW	₹10.7458	₹20.2901

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	0.55 yrs
Modified Duration	0.48 yrs
Macaulay Duration	0.49 yrs
Annualised YTM*	7.53%
⁵ Standard Deviation	0.42%

*in case of semi annual YTM, it will be annualized. Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.82%
Direct Plan:	0.36%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

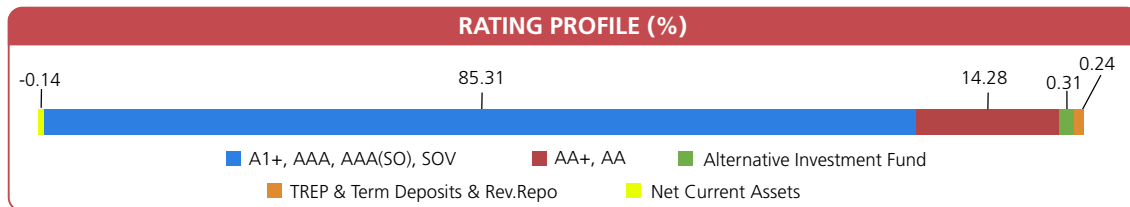
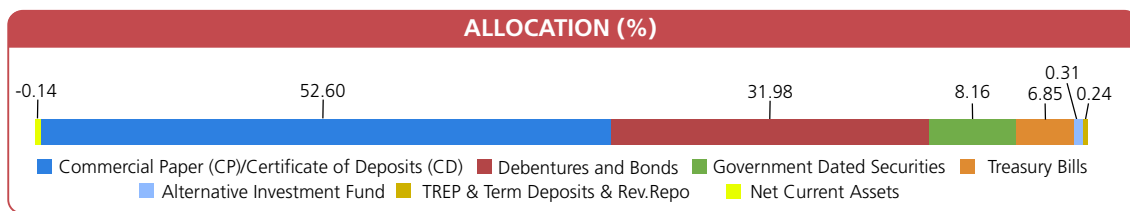
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate		B-II	
Relatively High			

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			SANSAR TRUST(SANSAR TRUST)		
Debt Instruments			ICRA AAA(SO)		0.01
Debt Instruments			Corporate Debt/Financial Institutions - Total		
Debt Instruments			24.82		
Debt Instruments			Money Market Instruments		
Debt Instruments			Commercial Paper(CP)/ Certificate of Deposits(CD)		
Debt Instruments			Treasury Bills		
Debt Instruments			182 DAYS TREASURY BILL 06/08/2026(^)		
Debt Instruments			SOV		1.64
Debt Instruments			182 DAYS TREASURY BILL 28/05/2026		
Debt Instruments			SOV		1.32
Debt Instruments			364 DAYS TREASURY BILL 11/02/2027		
Debt Instruments			SOV		1.27
Debt Instruments			182 DAYS TREASURY BILL 04/06/2026		
Debt Instruments			SOV		0.66
Debt Instruments			364 DAYS TREASURY BILL 04/06/2026		
Debt Instruments			SOV		0.66
Debt Instruments			364 DAYS TREASURY BILL 10/09/2026		
Debt Instruments			SOV		0.65
Debt Instruments			182 DAYS TREASURY BILL 13/08/2026		
Debt Instruments			SOV		0.65
Debt Instruments			Treasury Bills - Total		
Debt Instruments			6.85		
Debt Instruments			Public Sector Undertakings		
Debt Instruments			BANK OF BARODA(^)		
Debt Instruments			CARE A1+		6.03
Debt Instruments			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)		
Debt Instruments			CARE A1+		5.56
Debt Instruments			CANARA BANK(^)		
Debt Instruments			CRISIL A1+		3.46
Debt Instruments			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)		
Debt Instruments			FITCH A1+		2.52
Debt Instruments			UNION BANK OF INDIA		
Debt Instruments			FITCH A1+		1.64
Debt Instruments			PUNJAB NATIONAL BANK(^)		
Debt Instruments			CRISIL A1+		1.41
Debt Instruments			PUNJAB & SIND BANK(^)		
Debt Instruments			ICRA A1+		1.25
Debt Instruments			UNION BANK OF INDIA(^)		
Debt Instruments			ICRA A1+		0.95
Debt Instruments			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		
Debt Instruments			CRISIL A1+		0.94
Debt Instruments			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		
Debt Instruments			CRISIL A1+		0.66
Debt Instruments			BANK OF INDIA		
Debt Instruments			CRISIL A1+		0.07
Debt Instruments			Public Sector Undertakings - Total		
Debt Instruments			24.49		
Debt Instruments			Corporate Debt/Financial Institutions		
Debt Instruments			MANKIND PHARMA LTD (^)		
Debt Instruments			CRISIL AA+		2.85
Debt Instruments			BHARTI TELECOM LTD. (^)		
Debt Instruments			CRISIL AAA		1.81
Debt Instruments			360 ONE PRIME LTD. (^)		
Debt Instruments			ICRA AA		1.66
Debt Instruments			PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)		
Debt Instruments			CRISIL AAA(SO)		1.37
Debt Instruments			VEDANTA LTD.(^)		
Debt Instruments			ICRA AA		1.34
Debt Instruments			POONAWALLA FINCORP LIMITED (^)		
Debt Instruments			CRISIL AAA		1.33
Debt Instruments			TORRENT PHARMACEUTICALS LTD. (^)		
Debt Instruments			ICRA AA+		1.32
Debt Instruments			GODREJ SEEDS AND GENETICS LTD. (^)		
Debt Instruments			CRISIL AA		1.29
Debt Instruments			ADANI POWER LTD (^)		
Debt Instruments			CRISIL AA		1.26
Debt Instruments			PIRAMAL FINANCE LTD (^)		
Debt Instruments			CARE AA+		1.17
Debt Instruments			MUTHOOT FINANCE LTD. (^)		
Debt Instruments			CRISIL AA+		1.16
Debt Instruments			TATA CAPITAL HOUSING FINANCE LTD. (^)		
Debt Instruments			CRISIL AAA		1.15
Debt Instruments			LIC HOUSING FINANCE LTD. (^)		
Debt Instruments			CRISIL AAA		1.02
Debt Instruments			NUVAMA WEALTH FINANCE LIMITED (^)		
Debt Instruments			CARE AA		1.00
Debt Instruments			JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)		
Debt Instruments			CRISIL AAA		0.99
Debt Instruments			JUBILANT BEVCO LIMITED (^)		
Debt Instruments			CRISIL AA		0.72
Debt Instruments			CAN FIN HOMES LTD.		
Debt Instruments			FITCH AAA		0.67
Debt Instruments			EMBASSY OFFICE PARKS REIT(*)		
Debt Instruments			CRISIL AAA		0.66
Debt Instruments			PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)		
Debt Instruments			CRISIL AAA(SO)		0.52
Debt Instruments			PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)		
Debt Instruments			CRISIL AAA(SO)		0.48
Debt Instruments			VEDANTA LTD. (Axis Trustee Services Ltd.) (^)		
Debt Instruments			CRISIL AA		0.34
Debt Instruments			LIC HOUSING FINANCE LTD.(^)		
Debt Instruments			CRISIL AAA		0.33
Debt Instruments			GODREJ PROPERTIES LIMITED (^)		
Debt Instruments			ICRA AA+		0.17
Debt Instruments			PTC INDIA UNIVERSAL TRUST A11 (SERIES A1) 20/09/2026 (INDIA UNIVERSAL TRUST A11)		
Debt Instruments			FITCH AAA(SO)		0.15
Debt Instruments			TATA CAPITAL LTD.		
Debt Instruments			CRISIL AAA		0.04
Debt Instruments			Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)		
Debt Instruments			CRISIL AAA		0.01
Debt Instruments			Corporate Debt/Financial Institutions - Total		
Debt Instruments			28.11		
Debt Instruments			Triparty Repo		
Debt Instruments			0.24		
Debt Instruments			Alternative Investment Fund		
Debt Instruments			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2		
Debt Instruments			Alternative Investment Fund		0.31
Debt Instruments			Alternative Investment Fund - Total		
Debt Instruments			0.31		
Debt Instruments			Net Current Assets/(Liabilities)		
Debt Instruments			-0.14		
Debt Instruments			Grand Total		
Debt Instruments			100.00		

KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) if you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	59,58,273	16,43,622	10,41,926	7,05,980	3,98,119	1,23,732
Scheme Returns (%)	7.04	6.13	6.07	6.46	6.67	5.88
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.35	6.40	6.39	6.81	6.95	6.06
Alpha*	-0.30	-0.27	-0.32	-0.35	-0.27	-0.17
Nifty Ultra Short Duration Debt Index A-I (₹)#	61,90,196	16,66,868	10,53,824	7,12,214	3,99,734	1,23,842
NIFTY 1 Year T-Bill Index (₹)^	55,82,856	16,36,532	10,38,040	7,02,582	3,97,082	1,23,553
NIFTY 1 Year T-Bill Index Returns (%)	6.52	6.05	5.97	6.26	6.50	5.60

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over a short term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate</p> <p>Nifty Ultra Short Duration Debt Index A-I</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- August 13, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 49.83% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK MONEY MARKET FUND

An open ended debt scheme investing in money market instruments.
A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns by investing in money market instruments having maturity upto 1 year. There is no assurance that the investment objective of the Scheme will be realized.

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹32,517.23 crs
AUM:	₹32,331.25 crs
Benchmark:	CRISIL Money Market A-I Index
Allotment Date:	July 14, 2003
Folio Count:	17,154

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3-6 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹4695.8188	₹4744.6609
Monthly IDCW	₹1053.9446	₹1261.8486

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	0.73 yrs
Modified Duration	0.73 yrs
Macaulay Duration	0.73 yrs
Annualised YTM*	7.24%
Standard Deviation	0.56%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.35%
Direct Plan:	0.16%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW (Under Monthly IDCW option only), Reinvestment of IDCW & Growth applicable for all plans

IDCW Frequency

Monthly (2nd of every month - effective April 01, 2025).

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

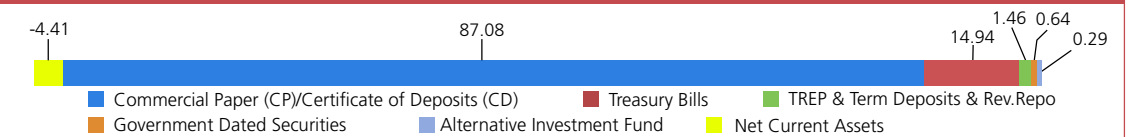
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low		B-I	
Moderate			
Relatively High			

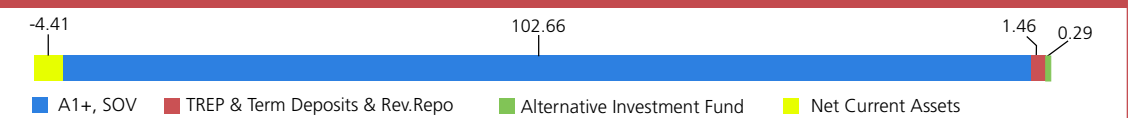
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities					
8.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.42			
6.24% Maharashtra State Govt-Maharashtra	SOV	0.15			
7.40% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.05			
7.04% Gujarat State Govt-Gujarat	SOV	0.02			
Government Dated Securities - Total		0.64			
Money Market Instruments					
Commercial Paper(CP)/ Certificate of Deposits(CD)					
Corporate Debt/Financial Institutions					
HDFC BANK LTD.	CARE A1+	9.99			
INDUSIND BANK LTD.	CRISIL A1+	5.42			
AXIS BANK LTD.	CRISIL A1+	4.00			
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	2.89			
ICICI SECURITIES LIMITED	CRISIL A1+	2.81			
FEDERAL BANK LTD.	CRISIL A1+	2.19			
MUTHOOT FINANCE LTD.	CRISIL A1+	2.19			
MUTHOOT FINCORP LTD.	CRISIL A1+	2.17			
YES BANK LTD.	ICRA A1+	2.03			
ADITYA BIRLA CAPITAL LTD	ICRA A1+	2.03			
AU SMALL FINANCE BANK LTD.	FITCH A1+	1.90			
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	ICRA A1+	1.16			
360 ONE PRIME LTD.	CRISIL A1+	0.94			
IDBI BANK LTD.	CRISIL A1+	0.76			
KARUR VYSYA BANK LTD.	ICRA A1+	0.73			
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.60			
AXIS SECURITIES LIMITED	CRISIL A1+	0.58			
ICICI BANK LTD.	ICRA A1+	0.51			
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.46			
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	0.44			
TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.41			
TATA CAPITAL LTD.	CRISIL A1+	0.38			
ANGEL ONE LIMITED	ICRA A1+	0.36			
BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.31			
CREDILA FINANCIAL SERVICES PVT LTD	CRISIL A1+	0.29			
HERO FINCORP LTD.	CRISIL A1+	0.29			
NUVAMA WEALTH MANAGEMENT LIMITED	CRISIL A1+	0.29			
PILANI INVESTMENT AND INDUSTRIES CORPORATION LTD	CRISIL A1+	0.29			
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.22			
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.22			
Corporate Debt/Financial Institutions - Total		47.02			
Public Sector Undertakings					
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA					
CANARA BANK	CRISIL A1+	5.72			
BANK OF BARODA	CARE A1+	5.63			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CARE A1+	5.08			
PUNJAB NATIONAL BANK	ICRA A1+	4.60			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	4.59			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	4.37			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	1.89			
PUNJAB & SIND BANK	ICRA A1+	1.74			
UNION BANK OF INDIA	ICRA A1+	1.74			
CANARA BANK	ICRA A1+	1.50			
INDIAN OVERSEAS BANK	CARE A1+	1.45			
Export-Import Bank of India	CRISIL A1+	0.73			
CTBC BANK CO. LTD (CTBC INDIA)	ICRA A1+	0.44			
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	FITCH A1+	0.43			
UNION BANK OF INDIA	FITCH A1+	0.15			
Public Sector Undertakings - Total		40.06			
Treasury Bills					
182 DAYS TREASURY BILL 18/09/2026	SOV	3.32			
182 DAYS TREASURY BILL 06/08/2026	SOV	2.28			
182 DAYS TREASURY BILL 27/08/2026	SOV	2.27			
182 DAYS TREASURY BILL 10/09/2026	SOV	2.26			
182 DAYS TREASURY BILL 03/09/2026	SOV	1.13			
182 DAYS TREASURY BILL 04/06/2026	SOV	0.77			
364 DAYS TREASURY BILL 21/05/2026	SOV	0.77			
364 DAYS TREASURY BILL 11/02/2027	SOV	0.59			
182 DAYS TREASURY BILL 21/08/2026	SOV	0.45			
364 DAYS TREASURY BILL 04/06/2026	SOV	0.35			
182 DAYS TREASURY BILL 13/08/2026	SOV	0.30			
364 DAYS TREASURY BILL 10/09/2026	SOV	0.30			
182 DAYS TREASURY BILL 21/05/2026	SOV	0.15			
Treasury Bills - Total		14.94			
Triparty Repo					
Alternative Investment Fund					
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29			
Alternative Investment Fund - Total		0.29			
Net Current Assets/(Liabilities)		-4.41			
Grand Total		100.00			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	66,13,798	16,72,404	10,56,229	7,13,218	4,00,220	1,23,705
Scheme Returns (%)	7.12	6.47	6.45	6.86	7.03	5.84
CRISIL Money Market A-I Index Returns (%)	6.94	6.25	6.24	6.61	6.65	5.58
Alpha*	0.18	0.22	0.21	0.25	0.38	0.26
CRISIL Money Market A-I Index (₹)#	64,56,840	16,53,410	10,48,286	7,08,732	3,97,954	1,23,539
NIFTY 1 Year T-Bill Index (₹)^	60,93,416	16,36,532	10,38,040	7,02,582	3,97,082	1,23,553
NIFTY 1 Year T-Bill Index Returns (%)	6.50	6.05	5.97	6.26	6.50	5.60

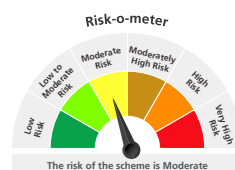
Product Label

This product is suitable for investors who are seeking*:

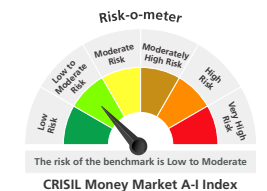
- Income over a short term investment horizon
- Investment in money market securities

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- July 14, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The primary objective of the Scheme is to generate income through investment primarily in low duration debt & money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹15,821.36 crs
AUM:	₹15,256.56 crs
Benchmark:	Nifty Low Duration Debt Index A-I
Allotment Date:	March 6, 2008
Folio Count:	79,577

- Minimum Investment Amount**
- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

- Ideal Investments Horizon**
- 6-9 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3480.5003	₹3817.5599
Monthly IDCW	₹1243.8946	₹1521.1617

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	1.22 yrs
Modified Duration	0.90 yrs
Macaulay Duration	0.96 yrs
Annualised YTM*	7.73%
Standard Deviation	0.79%

*in case of semi annual YTM, it will be annualized. Source: ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.18%
Direct Plan:	0.42%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (payout of IDCW is available under monthly IDCW only) (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil.

Exit Load: Nil.

Any exit load charged (net off Service Tax, if any) shall be credited back to the Scheme

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

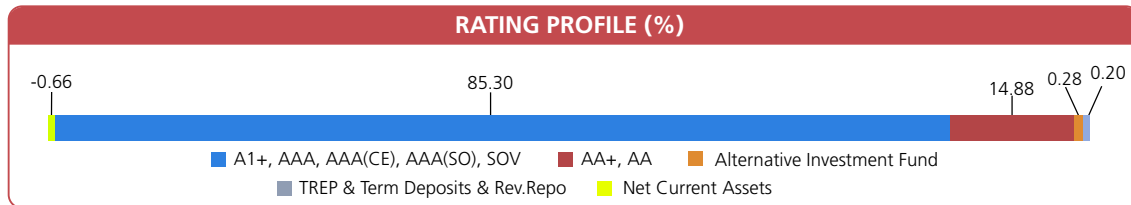
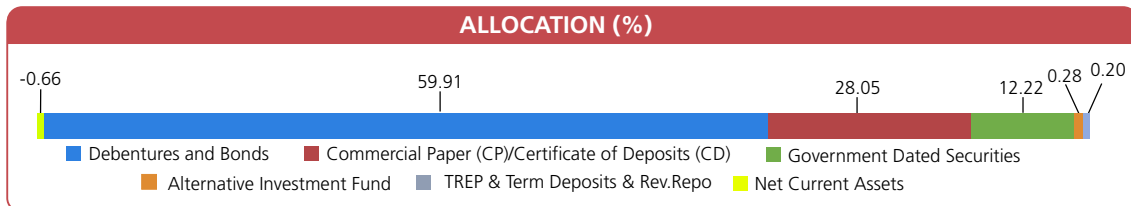
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			NEXUS SELECT TRUST REIT (A)		
Debentures and Bonds			Kotak Mahindra Prime Ltd. (A)		
Government Dated Securities			CAN FIN HOMES LTD.(A)		
7.15% Karnataka State Govt(A)-Karnataka	SOV	3.25	ADITYA BIRLA RENEWABLES LIMITED (A)	CRISIL AA	0.66
7.46% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.66	HINDUJA LEYLAND FINANCE LTD.(A)	CRISIL AA+	0.65
6.92% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	1.31	DLF Cyber City Developers Ltd	CRISIL AAA	0.65
7.19% Karnataka State Govt(A)-Karnataka	SOV	1.28	PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.64
6.75% Central Government	SOV	1.24	TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.63
7.31% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	1.18	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(A)	CRISIL AAA(SO)	0.51
6.22% Central Government	SOV	1.16	PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.44
7.03% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	0.66	PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	ICRA AAA(SO)	0.38
6.54% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	0.47	MUTHOOT FINANCE LTD. (A)	CRISIL AA+	0.33
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.33
Government Dated Securities - Total			INDIGRID INFRASTRUCTURE TRUST (A)		
Public Sector Undertakings			PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (A)			JM FINANCIAL CREDIT SOLUTIONS LTD.		
REC LTD			PTC INDIA UNIVERSAL TRUST AL2 (SERIES A1) 21/11/2026(INDIA UNIVERSAL TRUST AL2)		
REC LTD (A)			SUNDARAM HOME FINANCE LTD		
Power Finance Corporation Ltd.			PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (A)			NOMURA CAPITAL (INDIA) PRIVATE LIMITED		
Public Sector Undertakings - Total			Nirma Ltd.		
Corporate Debt/Financial Institutions			PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)(A)		
BHARTI TELECOM LTD. (A)			SUNDARAM FINANCE LTD.		
BAJAJ HOUSING FINANCE LTD. (A)			TATA CAPITAL LTD.		
GODREJ SEEDS AND GENETICS LTD. (A)			SANSAR TRUST(SANSAR TRUST)		
JTPM METAL TRADERS PVT LTD (A)			ADITYA BIRLA CAPITAL LTD		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)			Corporate Debt/Financial Institutions - Total		
EMBASSY OFFICE PARKS REIT (A)			47.73		
BAJAJ FINANCE LTD. (A)			Money Market Instruments		
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)			Commercial Paper(CP)/ Certificate of Deposits(CD)		
VEDANTA LTD. (Axis Trustee Services Ltd.)			Public Sector Undertakings		
TATA CAPITAL LTD. (A)			CANARA BANK		
ADITYA BIRLA HOUSING FINANCE LTD(A)			PUNJAB NATIONAL BANK		
ADANI POWER LTD (A)			PUNJAB NATIONAL BANK		
PNB HOUSING FINANCE LTD.(A)			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027 (INDIA UNIVERSAL TRUST AL1)			BANK OF BARODA(A)		
RJ CORP LIMITED (A)			BANK OF BARODA		
INTERISE TRUST			Public Sector Undertakings - Total		
MINDSPACE BUSINESS PARKS REIT (A)			19.32		
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)			Corporate Debt/Financial Institutions		
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)			HDFC BANK LTD.(A)		
AADHAR HOUSING FINANCE LIMITED (A)			SUNDARAM FINANCE LTD.		
JUBILANT BEVCO LIMITED (A)			Corporate Debt/Financial Institutions - Total		
VEDANTA LTD.(A)			8.73		
VEDANTA LTD. (A)			Triparty Repo		
PIRAMAL FINANCE LTD			0.20		
			Alternative Investment Fund		
			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2		
			Alternative Investment Fund		
			0.28		
			Alternative Investment Fund - Total		
			0.28		
			Net Current Assets/(Liabilities)		
			-0.66		
			Grand Total		
			100.00		

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	42,93,869	16,58,760	10,43,822	7,04,258	3,97,579	1,23,327
Scheme Returns (%)	7.06	6.31	6.12	6.36	6.58	5.24
Nifty Low Duration Debt Index A-I Returns (%)	7.07	6.34	6.29	6.68	6.87	5.70
Alpha*	-0.01	-0.03	-0.17	-0.32	-0.29	-0.46
Nifty Low Duration Debt Index A-I (₹)#	42,96,087	16,61,531	10,50,162	7,09,853	3,99,299	1,23,618
NIFTY 1 Year T-Bill Index (₹)^	40,46,464	16,36,532	10,38,040	7,02,582	3,97,082	1,23,553
NIFTY 1 Year T-Bill Index Returns (%)	6.48	6.05	5.97	6.26	6.50	5.60

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular Income over short term Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 months <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Low to Moderate</p>	<p>The risk of the benchmark is Low to Moderate</p> <p>Nifty Low Duration Debt Index A-I</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - March 06, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 29.50% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. ** Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA+ and above rated corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

Fund Manager*: Mr. Deepak Agrawal & Mr. Manu Sharma

AAUM: ₹17,118.77 crs

AUM: ₹15,582.03 crs

Benchmark: Nifty Corporate Bond Index A-II

Allotment Date: September 21, 2007

Folio Count: 27,490

Minimum Investment Amount

- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1-1.5 year

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3898.7497	₹4080.9667
Monthly IDCW	₹1270.0636	₹1067.8175

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	3.90 yrs
Modified Duration	2.74 yrs
Macaulay Duration	2.91 yrs
Annualised YTM*	7.74%
³ Standard Deviation	1.96%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan: 0.70%

Direct Plan: 0.37%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

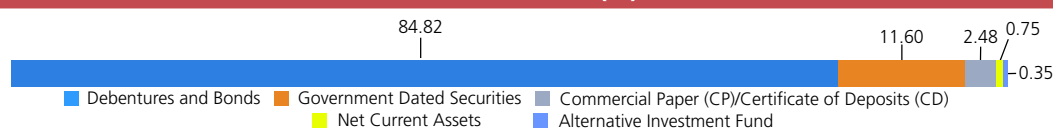
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

Scheme Inception : - September 21, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: A: Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (A) Fully or Partly blocked against Interest Rate Swap (IRS). (A) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 16.89% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

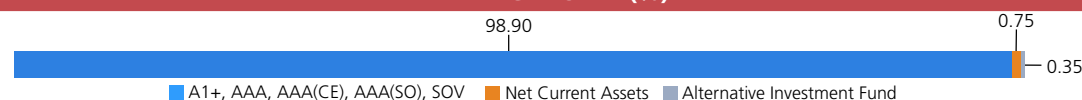
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	1.32
Government Dated Securities			BHARTI TELECOM LTD.	CRISIL AAA	1.29
7.56% Karnataka State Govt(Δ)-Karnataka	SOV	2.98	PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3)		
7.49% Karnataka State Govt(Δ)-Karnataka	SOV	2.74	20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.18
7.24% Central Government(Δ)	SOV	1.98	L&T METRO RAIL (HYDERABAD) LTD		
7.54% Bihar State Govt(Δ)-Bihar	SOV	0.65	(Axis Trusteeship services Ltd.		
7.70% Maharashtra State Govt(Δ)-Maharashtra	SOV	0.63	Guaranteed by Larsen & Toubro Limited.) (Δ)	CRISIL AAA(CE)	1.15
7.63% Maharashtra State Govt(Δ)-Maharashtra	SOV	0.58	PTC SHIVSHAKTI SECURITISATION TRUST		
6.90% Central Government(Δ)	SOV	0.50	28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.13
7.47% Karnataka State Govt(Δ)-Karnataka	SOV	0.49	PTC SIDDHIVINAYAK SECURITISATION TRUST		
7.19% Tamil Nadu State Govt(Δ)-Tamil Nadu	SOV	0.48	28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.10
7.65% Bihar State Govt(Δ)-Bihar	SOV	0.33	HDFC BANK LTD. (Δ)	CRISIL AAA	1.05
7.18% Maharashtra State Govt(Δ)-Maharashtra	SOV	0.21	ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.82
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02	TATA CAPITAL LTD.	ICRA AAA	0.73
7.10% Central Government(Δ)	SOV	11.60	SMFG INDIA CREDIT CO. LTD.(Δ)	ICRA AAA	0.66
Government Dated Securities - Total			Hindustan Zinc Ltd.	CRISIL AAA	0.66
Public Sector Undertakings			HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.66
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (Δ)	CRISIL AAA	9.73	CAN FIN HOMES LTD.	ICRA AAA	0.66
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	7.71	VERTIS INFRASTRUCTURE TRUST - NCDS (Δ)	CRISIL AAA	0.65
Power Finance Corporation Ltd.(Δ)	CRISIL AAA	3.80	INDGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.65
REC LTD	ICRA AAA	3.25	HDFC BANK LTD.(Δ)	CRISIL AAA	0.65
Power Finance Corporation Ltd. (Δ)	CRISIL AAA	2.59	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3)		
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (Δ)	CRISIL AAA	2.54	21/11/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.58
REC LTD (Δ)	CRISIL AAA	2.29	MINDSPACE BUSINESS PARKS REIT(*)	ICRA AAA	0.48
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (Δ)	CRISIL AAA(CE)	1.62	PTC SANSAR TRUST (SERIES A1) 25/06/2030		
Food Corporation of India	CRISIL AAA	1.20	(MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.43
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.82	NOMURA FIXED INCOME SECURITIES PRIVATE LTD.	FITCH AAA	0.33
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.72	SMFG INDIA HOME FINANCE COMPANY LTD(Δ)	CARE AAA	0.32
ONGC PETRO ADDITIONS LTD. (Δ)	CRISIL AAA(CE)	0.64	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.16
NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	0.50	PTC SANSAR TRUST (AUGUST 24 V)		
National Housing Bank (Δ)	CARE AAA	0.33	20/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.07
Export-Import Bank of India	CRISIL AAA	0.16	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.07
National Housing Bank (Δ)	CRISIL AAA	0.13	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.06
Public Sector Undertakings - Total		40.03	Corporate Debt/Financial Institutions - Total		44.79
Corporate Debt/Financial Institutions			Money Market Instruments		
LIC HOUSING FINANCE LTD. (Δ)	CRISIL AAA	4.53	Commercial Paper(CP)/ Certificate of Deposits(CD)		
BAJAJ FINANCE LTD.	CRISIL AAA	4.32	Public Sector Undertakings		
ADITYA BIRLA CAPITAL LTD (Δ)	CRISIL AAA	3.63	PUNJAB NATIONAL BANK	CRISIL A1+	2.32
EMBASSY OFFICE PARKS REIT(*)	CRISIL AAA	2.51	Public Sector Undertakings - Total		2.32
TATA CAPITAL HOUSING FINANCE LTD. (Δ)	CRISIL AAA	2.30	Corporate Debt/Financial Institutions		
Mahindra & Mahindra Financial Services Ltd. (Δ)	CRISIL AAA	1.98	HDFC BANK LTD.	CARE A1+	0.16
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.95	Corporate Debt/Financial Institutions - Total		0.16
Larsen and Toubro Ltd.	CRISIL AAA	1.80	Alternative Investment Fund		
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	1.64	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.35
INDIA INFRADEBT LTD(Δ)	CRISIL AAA	1.48	Alternative Investment Fund - Total		0.35
L & T FINANCE LTD.	ICRA AAA	1.47	Net Current Assets/(Liabilities)		0.75
SMFG INDIA HOME FINANCE COMPANY LTD(Δ)	CRISIL AAA	1.32	Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	22,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	46,72,224	16,94,949	10,55,425	7,07,855	3,98,065	1,22,275
Scheme Returns (%)	7.41	6.72	6.43	6.56	6.66	3.57
Nifty Corporate Bond Index A-II Returns (%)	7.34	6.47	6.11	6.11	6.10	3.15
Alpha*	0.07	0.25	0.33	0.45	0.56	0.42
Nifty Corporate Bond Index A-II (₹)#	46,37,066	16,72,943	10,43,241	6,99,891	3,94,762	1,22,006
CRISIL 10 Year Gilt Index (₹)Δ	41,21,570	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	6.21	5.64	5.34	5.60	5.13	-1.35

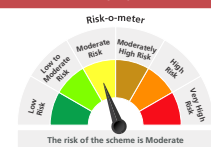
Product Label

This product is suitable for investors who are seeking *:

- Regular Income over short term
- Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and reasonably high levels of liquidity by investing in debt instruments such as bonds, debentures and Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be realised.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹16,231.46 crs
AUM:	₹15,220.94 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 2, 2002
Folio Count:	21,409

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹53.8036	₹59.5481
IDCW	₹11.9451	₹15.7979

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	3.11 yrs
Modified Duration	2.26 yrs
Macaulay Duration	2.40 yrs
Annualised YTM*	7.77%
⁵ Standard Deviation	1.75%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.12%
Direct Plan:	0.39%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

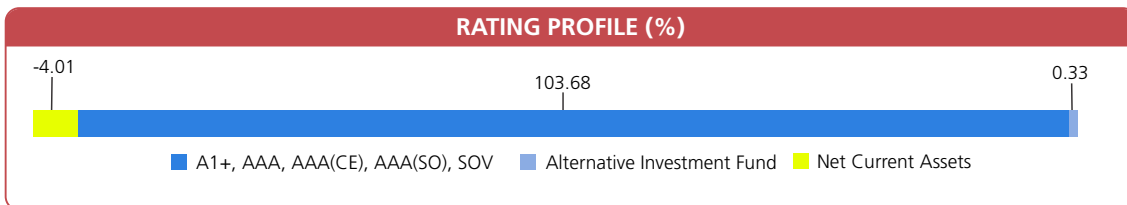
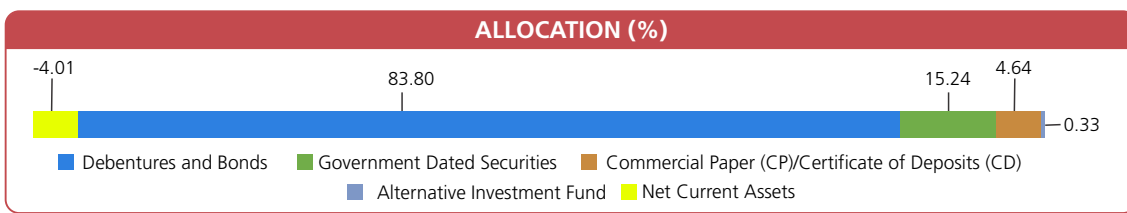
Potential Risk Class			
Credit Risk Interest Rate Risk ↓	Relatively		
	Low (Class A)	Moderate (Class B)	High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.27
Debentures and Bonds			EMBASSY OFFICE PARKS REIT(*)	CRISIL AAA	1.26
Government Dated Securities			PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.24
7.08% Karnataka State Govt(^)-Karnataka	SOV	3.17	TATA CAPITAL LTD. (^)	CRISIL AAA	1.06
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.67	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.01
7.02% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.51	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.01
7.55% Karnataka State Govt(^)-Karnataka	SOV	1.35	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.98
7.24% Central Government(^)	SOV	0.94	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.95
6.99% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.90	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	0.93
7.56% Karnataka State Govt(^)-Karnataka	SOV	0.75	TATA CAPITAL LTD. (^)	ICRA AAA	0.64
7.76% Maharashtra State Govt(^)-Maharashtra	SOV	0.66	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.64
6.90% Central Government(^)	SOV	0.57	POONAWALLA FINCORP LIMITED	CRISIL AAA	0.64
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.57	Hindustan Zinc Ltd.	CRISIL AAA	0.64
7.47% Karnataka State Govt(^)-Karnataka	SOV	0.47	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.63
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.47	JIO CREDIT LIMITED	CRISIL AAA	0.63
6.61% Gujarat State Govt(^)-Gujarat	SOV	0.43	BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.52
7.42% Gujarat State Govt(^)-Gujarat	SOV	0.29	MINDSPACE BUSINESS PARKS REIT(*)	ICRA AAA	0.47
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.21	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.39
7.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.18	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.37
7.09% Central Government(^)	SOV	0.06	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.32
7.26% Central Government(^)	SOV	0.03	JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) (^)	CRISIL AAA	0.32
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.29
Government Dated Securities - Total		15.24	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.26
Public Sector Undertakings			PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.08
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	9.44	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.04
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	6.66	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.04
Power Finance Corporation Ltd. (^)	CRISIL AAA	5.94	ADITYA BIRLA CAPITAL LTD (^)	ICRA AAA	0.03
REC LTD	ICRA AAA	5.62	Corporate Debt/Financial Institutions - Total		42.93
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.08	Money Market Instruments		
REC LTD	CRISIL AAA	2.72	Commercial Paper(CP)/ Certificate of Deposits(CD)		
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	1.86	Public Sector Undertakings		
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	ICRA AAA	1.58	UNION BANK OF INDIA	FITCH A1+	2.06
INDIAN RAILWAY FINANCE CORPORATION LTD. (^)	CRISIL AAA	1.25	PUNJAB NATIONAL BANK	CRISIL A1+	1.67
Export-Import Bank of India (^)	CRISIL AAA	1.11	Public Sector Undertakings - Total		3.73
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.96	Corporate Debt/Financial Institutions		
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.62	HDFC BANK LTD.	CARE A1+	0.63
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.03	AXIS BANK LTD.	CRISIL A1+	0.28
Public Sector Undertakings - Total		40.87	Corporate Debt/Financial Institutions - Total		0.91
Corporate Debt/Financial Institutions			Alternative Investment Fund		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	8.12	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.33
BAJAJ FINANCE LTD. (^)	CRISIL AAA	6.10	Alternative Investment Fund - Total		0.33
BHARTI TELECOM LTD. (^)	CRISIL AAA	2.21	Net Current Assets/(Liabilities)		-4.01
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	1.91	Grand Total		100.00
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.90			
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	1.61			
CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.57			
HDFC BANK LTD. (^)	CRISIL AAA	1.56			
TOYOTA FINANCIAL SERVICES INDIA LTD.(^)	ICRA AAA	1.29			

KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and moderate credit risk.



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) if you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	28,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	74,26,126	16,58,199	10,40,675	7,00,847	3,96,090	1,22,294
Scheme Returns (%)	7.23	6.30	6.04	6.17	6.33	3.60
Nifty Short Duration Debt Index A-II Returns (%)	7.34	6.43	6.17	6.30	6.36	3.79
Alpha*	-0.12	-0.12	-0.14	-0.14	-0.03	-0.19
Nifty Short Duration Debt Index A-II (₹)#	75,51,413	16,69,034	10,45,776	7,03,226	3,96,247	1,22,414
CRISIL 10 Year Gilt Index (₹)^	63,94,457	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	6.16	5.64	5.34	5.60	5.13	-1.35

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 02, 2002. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 20.22% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK CREDIT RISK FUND

An open ended debt scheme predominantly investing in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.

Investment Objective: The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA rated and below corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance that the investment objective of the Schemes will be realised.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Vihag Mishra and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹701.54 crs
AUM:	₹691.20 crs
Benchmark:	CRISIL Credit Risk Debt B-II Index
Allotment Date:	May 11, 2010
Folio Count:	5,904

- Minimum Investment Amount**
Initial & Additional Investment
 • ₹100 and any amount thereafter
Systematic Investment Plan (SIP)
 • ₹100 and any amount thereafter

- Ideal Investments Horizon**
 • 2-3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹30.8016	₹34.8866
Annual IDCW	₹13.3952	₹26.2031

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	2.80 yrs
Modified Duration	2.11 yrs
Macaulay Duration	2.24 yrs
Annualised YTM*	8.57%
[§] Standard Deviation	1.92%

*in case of semi annual YTM, it will be annualized.
 Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.71%
Direct Plan:	0.81%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemption / switch out of upto 6% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High			C-III

PORTFOLIO

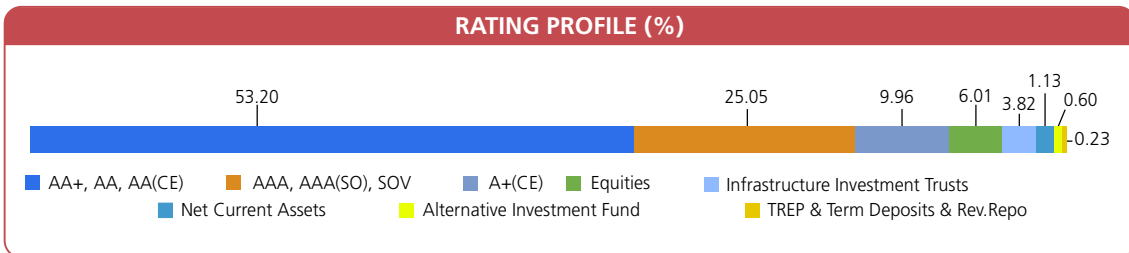
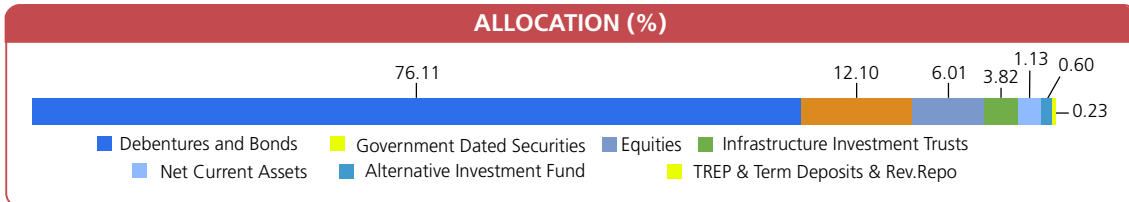
Issuer/Instrument	Rating	% to Net Assets
Embassy Office Parks REIT(*)	Realty	3.87
BROOKFIELD INDIA REAL ESTATE TRUST(*)	Realty	2.14
Equity & Equity related - Total		6.01
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.49% Karnataka State Govt-Karnataka	SOV	6.46
7.47% Karnataka State Govt-Karnataka	SOV	3.57
6.48% Central Government	SOV	1.39
7.24% Central Government	SOV	0.68
Government Dated Securities - Total		12.10
Public Sector Undertakings		
REC LTD	ICRA AAA	7.12
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.61
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.69
THDC India Ltd. (THDCIL)	CARE AA+	1.44
SURAT MUNICIPAL CORPORATION	CRISIL AA+	0.16
Public Sector Undertakings - Total		15.02
Corporate Debt/Financial Institutions		
JUBILANT BEVCO LIMITED (^)	CRISIL AA	7.85
VEDANTA LTD.	ICRA AA	7.29
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	7.27
TATA PROJECTS LTD.	CRISIL AA	7.25
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	6.78
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	5.81
ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA	5.80
AU SMALL FINANCE BANK LTD.	CRISIL AA	4.35
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	3.56
ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	2.19
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST)	ICRA AAA(SO)	1.20
Nirma Ltd.	CRISIL AA	0.72
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.57
PTC DHARVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHARVA TRUST)	ICRA AAA(SO)	0.45
Corporate Debt/Financial Institutions - Total		61.09
Triparty Repo		0.23
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.60
Alternative Investment Fund - Total		0.60
Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	3.82
Infrastructure Investment Trusts - Total		3.82
Net Current Assets/(Liabilities)		1.13
Grand Total		100.00

* Existing investment in REITs held by debt schemes of Mutual Funds as on March 31, 2026, is grandfathered

KOTAK CREDIT RISK FUND

An open ended debt scheme predominantly investing in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.

Securities Below Investment grade or Default				
ISIN	Name of the Security	Value Recognised in NAV(Rs. In Lacs)	% to Net Assets	Total Security Value (Rs. In Lacs)
INE528G08394	09.00% Yes Bank Ltd. (Basel III Tier I) Perpetual Call-18/10/2022 (L)	0.00	0.00	9040.89
INE452O07054	8.70% Future Lifestyle Fashions Ltd.	0.00	0.00	7094.18
Total	-	0.00	0.00	16,135.07



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) if you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	19,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	33,96,046	16,49,156	10,44,421	7,05,847	4,00,592	1,23,375
Scheme Returns (%)	6.91	6.20	6.14	6.45	7.09	5.32
CRISIL Credit Risk Debt B-II Index Returns (%)	8.31	7.77	7.61	7.62	7.77	6.15
Alpha*	-1.40	-1.57	-1.47	-1.17	-0.68	-0.83
CRISIL Credit Risk Debt B-II Index (₹)#	38,39,634	17,90,593	11,00,643	7,26,792	4,04,642	1,23,900
CRISIL 10 Year Gilt Index (₹)^	31,98,615	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	6.22	5.64	5.34	5.60	5.13	-1.35

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over a medium term investment horizon Investment predominantly in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds) <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Moderately High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Moderately High</p> <p>CRISIL Credit Risk Debt B-II Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 11, 2010. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 21.70% of the net assets. ***Existing investment in REITs held by debt schemes of Mutual Funds as on March 31, 2026, is grandfathered. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration.
A relatively high interest rate risk and moderate credit risk.

Maturity	Short	Medium	Long	Volatility
				Medium
				High

Investment Objective: The investment objective of the Scheme is to maximise returns through an active management of a portfolio of debt and money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹2,557.50 crs
AUM:	₹2,464.87 crs
Benchmark:	Nifty Composite Debt Index A-III
Allotment Date:	May 26, 2008
Folio Count:	17,741

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹37.9344	₹41.6122
Quarterly IDCW	₹14.2916	₹14.6041

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	10.35 yrs
Modified Duration	4.61 yrs
Macaulay Duration	4.83 yrs
Annualised YTM*	7.90%
Standard Deviation	3.80%

*in case of semi annual YTM, it will be annualized.
Source: ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.33%
Direct Plan:	0.59%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

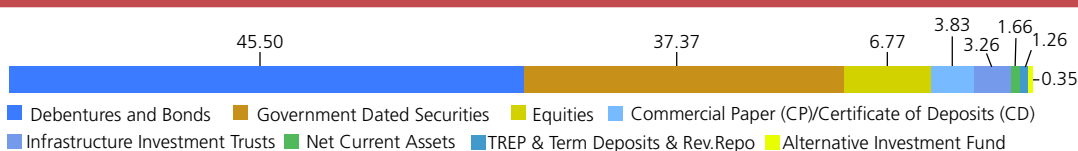
PRC Matrix

Potential Risk Class	Credit Risk →		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓	Relatively Low		
	Moderate		
	Relatively High	B-III	

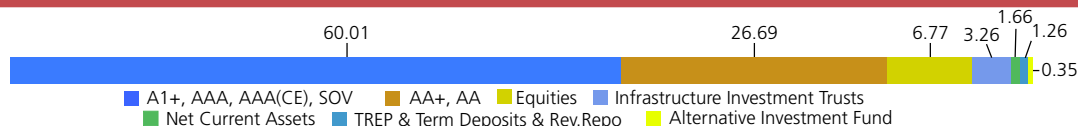
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Embassy Office Parks REIT(*)	Realty	4.61	Corporate Debt/Financial Institutions		
BROOKFIELD INDIA REAL ESTATE TRUST(*)	Realty	1.51	MUTHOOT FINANCE LTD. (^)	CRISIL AA+	7.24
NEXUS SELECT TRUST REIT(*)	Realty	0.65	TORRENT PHARMACEUTICALS LTD.	ICRA AA+	6.54
Equity & Equity related - Total		6.77	VEDANTA LTD.		
Debt Instruments			(Axis Trustee Services Ltd.)	CRISIL AA	6.06
Debentures and Bonds			BAJAJ FINANCE LTD.	CRISIL AAA	5.07
Government Dated Securities			ADANI POWER LTD. (^)	CRISIL AA	3.83
7.54 Tamil Nadu State			HDFC BANK LTD. (^)	CRISIL AAA	3.45
Govt(^)-Tamil Nadu	SOV	9.93	Tata Steel Ltd. (^)	CARE AA+	3.02
6.90 Central Government(^)	SOV	7.22	HDFC BANK LTD. (^)	CRISIL AAA	2.03
7.24 Central Government(^)	SOV	4.58	INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	1.98
7.25 Central Government(^)	SOV	4.37	Corporate Debt/Financial Institutions - Total		39.22
7.56 Karnataka State			Money Market Instruments		
Govt(^)-Karnataka	SOV	4.05	Commercial Paper(CP)/		
7.62 Uttar Pradesh State			Certificate of Deposits(CD)		
Govt-Uttar Pradesh	SOV	3.98	Public Sector Undertakings		
7.63 Maharashtra State			CANARA BANK	CRISIL A1+	3.83
Govt(^)-Maharashtra	SOV	1.56	Public Sector Undertakings - Total		3.83
7.30 Central Government(^)	SOV	0.95	Triparty Repo		1.26
7.38 Tamil Nadu State			Alternative Investment Fund		
Govt-Tamil Nadu	SOV	0.44	CORPORATE DEBT MARKET		
7.42 Karnataka State Govt-Karnataka	SOV	0.23	DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.35
6.53 Tamil Nadu State			Alternative Investment Fund - Total		0.35
Govt-Tamil Nadu	SOV	0.03	Infrastructure Investment Funds		
6.52 Karnataka State Govt-Karnataka	SOV	0.02	INDUS INFRA TRUST	Transport Infrastructure	1.63
6.62 Uttar Pradesh State			CAPITAL INFRA TRUST INVIT	Construction	1.63
Govt-Uttar Pradesh	SOV	0.01	Infrastructure Investment Funds - Total		3.26
Government Dated Securities - Total		37.37	Net Current Assets/(Liabilities)		1.66
Public Sector Undertakings			Grand Total		100.00
Power Finance Corporation Ltd.	CRISIL AAA	4.06			
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	1.97			
REC LTD(^)	CRISIL AAA	0.25			
Public Sector Undertakings - Total		6.28			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	43,97,733	16,67,901	10,32,033	6,92,807	3,90,489	1,20,664
Scheme Returns (%)	7.46	6.42	5.80	5.70	5.37	1.04
Nifty Composite Debt Index A-III Returns (%)	7.33	6.56	6.11	6.04	5.82	1.44
Alpha*	0.13	-0.14	-0.31	-0.34	-0.45	-0.40
Nifty Composite Debt Index A-III (₹)#	43,39,454	16,80,545	10,43,405	6,98,708	3,93,103	1,20,918
CRISIL 10 Year Gilt Index (₹)^	38,76,212	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	6.20	5.64	5.34	5.60	5.13	-1.35

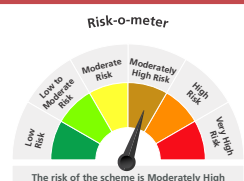
Product Label

This product is suitable for investors who are seeking*:

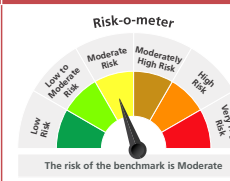
- Income over a medium term investment horizon
- Investment in debt & money market securities across duration.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 26, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. **Existing investment in REITs held by debt schemes of Mutual Funds as on March 31, 2026, is grandfathered. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 16.64% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK FLOATING RATE FUND

An open ended debt scheme predominantly investing in floating rate instruments.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: The primary objective of the Scheme is to generate income through investment primarily in floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns and money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity	Short	Medium	Long	Volatility
				Low
				Medium
				High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹3,324.79 crs
AUM:	₹3,250.18 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 14, 2019
Folio Count:	5,076

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1577.3517	₹1619.4067
IDCW	₹1405.7591	₹1410.7531

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	2.26 yrs
Modified Duration	1.85 yrs
Macaulay Duration	1.95 yrs
Annualised YTM*	7.79%
Standard Deviation	1.33%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.63%
Direct Plan:	0.26%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth, Payout of IDCW and Reinvestment of IDCW

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

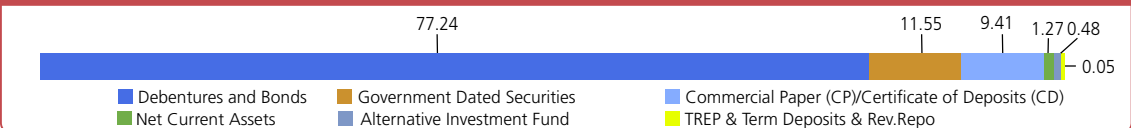
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

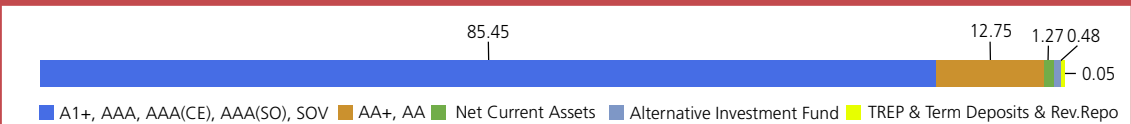
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			VEDANTA LTD. (Axis Trustee Services Ltd.) (A)	CRISIL AA	1.55
Debentures and Bonds			GODREJ PROPERTIES LIMITED (A)	ICRA AA+	1.55
Government Dated Securities			LIC HOUSING FINANCE LTD.	CRISIL AAA	1.54
7.19% Karnataka State Govt(A)-Karnataka	SOV	5.99	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (A)	CRISIL AAA(CE)	1.49
7.31% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	5.56	PTC DHURVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHURVA TRUST)	ICRA AAA(SO)	1.42
Government Dated Securities - Total		11.55	L & T FINANCE LTD. (A)	ICRA AAA	0.77
Public Sector Undertakings			Bahadur Chand Investments Private Limited	ICRA AA+	0.76
Power Finance Corporation Ltd. (A)	CRISIL AAA	6.10	PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027) (VAJRA TRUST)	ICRA AAA(SO)	0.26
REC LTD (A)	CRISIL AAA	5.33	Corporate Debt/Financial Institutions - Total		58.15
Power Finance Corporation Ltd.(A)	CRISIL AAA	3.06	Money Market Instruments		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(A)	CRISIL AAA	3.06	Commercial Paper(CP)/ Certificate of Deposits(CD)		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.77	Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (A)	ICRA AAA	0.77	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(A)	CARE A1+	3.62
Public Sector Undertakings - Total		19.09	BANK OF BARODA(A)	CARE A1+	2.90
Corporate Debt/Financial Institutions			Public Sector Undertakings - Total		6.52
TATA CAPITAL HOUSING FINANCE LTD. (A)	CRISIL AAA	7.73	Corporate Debt/Financial Institutions		
EMBASSY OFFICE PARKS REIT (A)	CRISIL AAA	7.34	HDFC BANK LTD.(A)	CARE A1+	2.89
PIPELINE INFRASTRUCTURE LIMITED (A)	CRISIL AAA	5.57	Corporate Debt/Financial Institutions - Total		2.89
JIBILANT BEVCO LIMITED (A)	CRISIL AA	3.34	Triparty Repo		0.05
JTPM METAL TRADERS PVT LTD (A)	CRISIL AA	3.19	Alternative Investment Fund		
DLF Cyber City Developers Ltd	CRISIL AAA	3.03	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.48
BHARTI TELECOM LTD. (A)	CRISIL AAA	3.03	Alternative Investment Fund - Total		0.48
TATA CAPITAL LTD.	ICRA AAA	2.92	Net Current Assets/(Liabilities)		1.27
MUTHOOT FINANCE LTD.	CRISIL AA+	2.36	Grand Total		100.00
BAJAJ FINANCE LTD.	CRISIL AAA	2.32			
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	2.16			
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.12			
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	2.12			
HDFC BANK LTD.(A)	CRISIL AAA	1.58			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	8,30,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	10,53,865	7,15,200	4,01,810	1,23,324
Scheme Returns (%)	6.81	6.98	7.30	5.23
Nifty Short Duration Debt Index A-II Returns (%)	6.17	6.30	6.36	3.79
Alpha*	0.64	0.67	0.94	1.44
Nifty Short Duration Debt Index A-II (₹)#	10,30,252	7,03,226	3,96,247	1,22,414
CRISIL 10 Year Gilt Index (₹)^	9,99,972	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	5.32	5.60	5.13	-1.35

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Income over a short term investment horizon Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate Nifty Short Duration Debt Index A-II

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 14, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (A) Fully or Partly blocked against Interest Rate Swap (IRS) (A) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 60.30% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK MEDIUM TERM FUND

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and relatively high credit risk.

Investment Objective: The investment objective of the scheme is to generate regular income and capital appreciation by investing in a portfolio of medium term debt and money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*: Mr. Deepak Agrawal & Mr. Vihag Mishra

AAUM: ₹1,954.00 crs

AUM: ₹1,806.99 crs

Benchmark: CRISIL Medium Duration Debt A-III Index

Allotment Date: March 21, 2014

Folio Count: 12,142

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2.5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹23.6469	₹26.4741
IDCW	₹14.5142	₹26.4765

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	4.61 yrs
Modified Duration	3.09 yrs
Macaulay Duration	3.27 yrs
Annualised YTM*	8.66%
⁵ Standard Deviation	2.32%

*in case of semi annual YTM, it will be annualized. Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan: 1.63%
Direct Plan: 0.67%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High			C-III

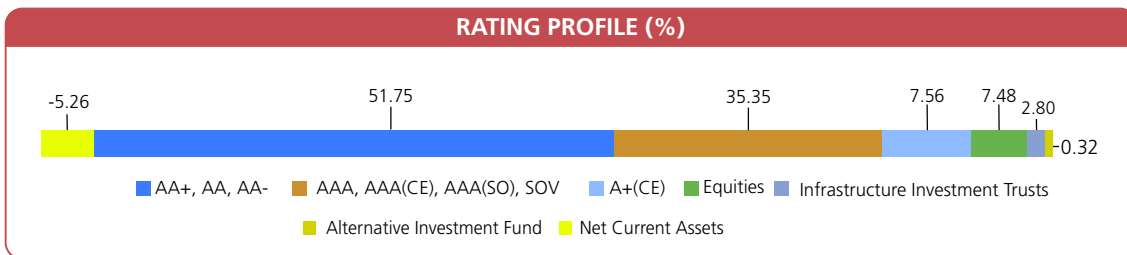
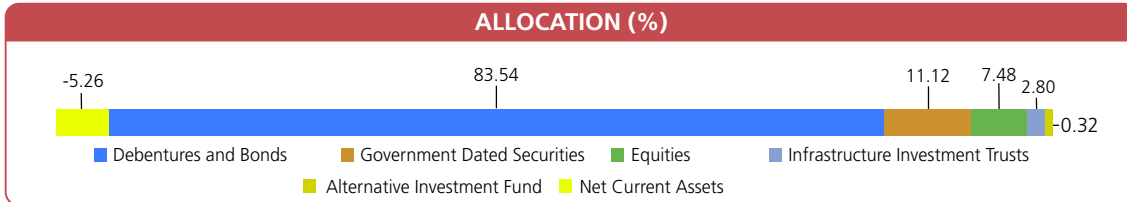
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Embassy Office Parks REIT(***)	Realty	4.65
BROOKFIELD INDIA REAL ESTATE TRUST(***)	Realty	2.24
NEXUS SELECT TRUST REIT(***)	Realty	0.59
Equity & Equity related - Total		7.48
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
6.98% Gujarat State Govt-Gujarat	SOV	2.70
7.19% Tamil Nadu State Govt-Tamil Nadu	SOV	2.17
7.09% Central Government	SOV	1.53
6.90% Central Government	SOV	1.48
7.47% Karnataka State Govt-Karnataka	SOV	1.36
7.18% Maharashtra State Govt-Maharashtra	SOV	0.90
7.49% Karnataka State Govt-Karnataka	SOV	0.82
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.16
Government Dated Securities - Total		11.12
Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	2.77
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.56
REC LTD	CRISIL AAA	0.11
Public Sector Undertakings - Total		5.44
Corporate Debt/Financial Institutions		
JTPM METAL TRADERS PVT LTD	CRISIL AA	5.74
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	5.45
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	5.37
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	5.00
ADANI POWER LTD (^)	CRISIL AA	4.95
Tata Steel Ltd.	CARE AA+	4.12
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	3.61
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	3.51
TORRENT PHARMACEUTICALS LTD.	ICRA AA+	3.43
ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA	3.33
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	3.04
VEDANTA LTD.	ICRA AA	2.79
GODREJ PROPERTIES LIMITED	ICRA AA+	2.79
VEDANTA LTD. (Axis Trustee Services Ltd.)	CRISIL AA	2.78
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	2.78
JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	2.77
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.77
JM FINANCIAL ASSET RECONSTRUCTION CO. PVT. LTD	CRISIL AA-	2.38
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.18
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.90
MUTHOOT FINANCE LTD.	CRISIL AA+	1.41
PIRAMAL FINANCE LTD	CARE AA+	1.39
Bahadur Chand Investments Private Limited	ICRA AA+	1.38
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	1.15
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.85
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.73
TATA PROJECTS LTD.	FITCH AA	0.39
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.11
Corporate Debt/Financial Institutions - Total		78.10
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.32
Alternative Investment Fund - Total		0.32
Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	1.56
CAPITAL INFRA TRUST INVIT	Construction	1.24
Infrastructure Investment Trusts - Total		2.80
Net Current Assets/(Liabilities)		-5.26
Grand Total		100.00

KOTAK MEDIUM TERM FUND

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and relatively high credit risk.

Securities Below Investment grade or Default				
ISIN	Name of the Security	Value Recognised in NAV (Rs. In Lacs)	% to Net Assets	Total Security Value (Rs. In Lacs)
INE528G08394	09.00% Yes Bank Ltd. (Basel III Tier I) Perpetual Call-18/10/2022 (L)	0.00	0.00	4427.34
Total	-	0.00	0.00	4,427.34



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) if you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	14,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	22,13,413	16,79,324	10,63,209	7,13,138	4,01,392	1,22,698
Scheme Returns (%)	6.75	6.55	6.64	6.86	7.23	4.24
CRISIL Medium Duration Debt A-III Index Returns (%)	7.03	6.72	6.27	6.20	6.39	3.04
Alpha*	-0.27	-0.17	0.37	0.65	0.84	1.21
CRISIL Medium Duration Debt A-III Index (₹)#	22,52,913	16,94,438	10,49,285	7,01,546	3,96,433	1,21,934
CRISIL 10 Year Gilt Index (₹)^	21,03,782	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index Returns (%)	5.96	5.64	5.34	5.60	5.13	-1.35

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over a medium term investment horizon Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years & 4 years <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Moderately High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Moderate</p> <p>CRISIL Medium Duration Debt A-III Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - March 21, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 13.84% of the net assets. ***Existing investment in REITs held by debt schemes of Mutual Funds as on March 31, 2026, is grandfathered. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.

Investment Objective: To generate income by predominantly investing in debt & money market securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFI), Municipal Bonds and Reverse repos in such securities, sovereign securities issued by the Central Government and State Governments, and / or any security unconditionally guaranteed by the Govt. of India. There is no assurance that or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*: Mr. Deepak Agrawal & Mr. Dharmesh Thakar

AAUM: ₹5,322.82 crs

AUM: ₹5,172.76 crs

Benchmark: CRISIL Banking & PSU Debt A-II Index

Allotment Date: December 29, 1998

Folio Count: 14,473

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2-3 years

Net Asset Value (NAV)

	Regular	Direct
Growth	₹67.6880	₹70.7111
Monthly Dividend	₹12.7172	₹10.2195

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	3.52 yrs
Modified Duration	2.79 yrs
Macaulay Duration	2.99 yrs
Annualised YTM*	7.55%
⁵ Standard Deviation	1.97%

*in case of semi annual YTM, it will be annualized. Source: ⁵ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.75%
Direct Plan:	0.40%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PRC Matrix

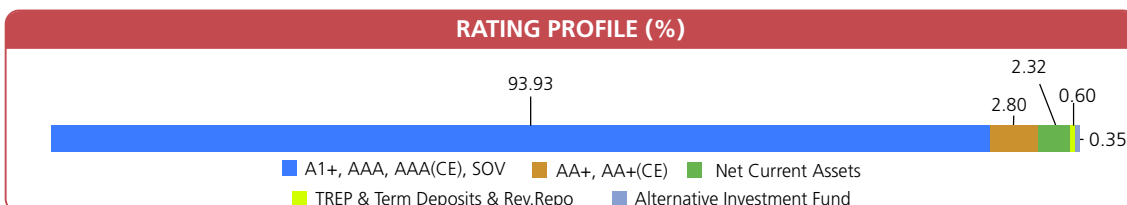
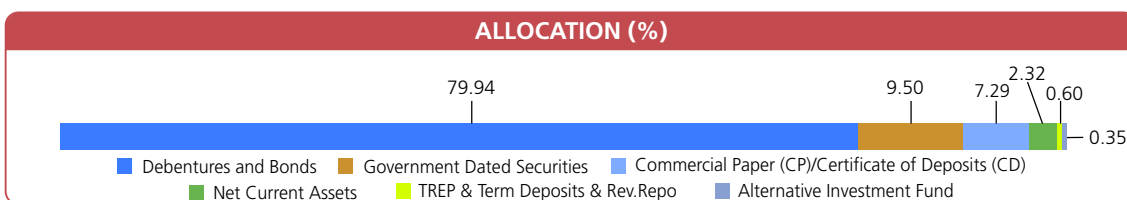
Credit Risk → Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Debt Instruments					
			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.64
Debentures and Bonds					
			National Housing Bank (^)	CRISIL AAA	1.50
Government Dated Securities					
			NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	1.46
6.98%	Gujarat State Govt(^)-Gujarat	SOV	3.25		
7.49%	Karnataka State Govt(^)-Karnataka	SOV	1.32		
7.54%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.23		
7.14%	Madhya Pradesh State Govt(^)-Madhya Pradesh	SOV	0.95		
7.19%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.76		
7.63%	Maharashtra State Govt(^)-Maharashtra	SOV	0.74		
7.42%	Gujarat State Govt(^)-Gujarat	SOV	0.58		
6.90%	Central Government(^)	SOV	0.34		
7.18%	Maharashtra State Govt(^)-Maharashtra	SOV	0.32		
6.46%	Gujarat State Govt-Gujarat	SOV	0.01		
Government Dated Securities - Total					
9.50					
Public Sector Undertakings					
			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	10.69
			REC LTD	CRISIL AAA	8.69
			Power Finance Corporation Ltd.(^)	CRISIL AAA	8.39
			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	5.32
			Power Grid Corporation of India Ltd.(^)	CRISIL AAA	4.45
			INDIAN OIL CORPORATION LTD. (^)	CRISIL AAA	3.68
			STATE BANK OF INDIA. (Basel III TIER II Bonds)(^)	CRISIL AAA	2.76
			INDIAN RAILWAY FINANCE CORPORATION LTD. (^)	CRISIL AAA	2.03
			Power Finance Corporation Ltd. (^)	CRISIL AAA	1.96
			Export-Import Bank of India(^)	CRISIL AAA	1.93
			UNION BANK OF INDIA (Basel III TIER I Bonds)	CARE AA+	1.87
			NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	1.87
Public Sector Undertakings - Total					
63.60					
Corporate Debt/Financial Institutions					
			HDFC BANK LTD.(^)	CRISIL AAA	5.28
			HDFC BANK LTD. (^)	CRISIL AAA	4.88
			ICICI BANK LTD.	ICRA AAA	3.76
			LIC HOUSING FINANCE LTD.	CRISIL AAA	2.42
Corporate Debt/Financial Institutions - Total					
16.34					
Money Market Instruments					
Commercial Paper(CP)/ Certificate of Deposits(CD)					
Public Sector Undertakings					
			CANARA BANK(^)	CRISIL A1+	5.47
			PUNJAB NATIONAL BANK	CRISIL A1+	1.82
Public Sector Undertakings - Total					
7.29					
Triparty Repo					
0.60					
Alternative Investment Fund					
			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.35
Alternative Investment Fund - Total					
0.35					
Net Current Assets/(Liabilities)					
2.32					
Grand Total					
100.00					

KOTAK BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	32,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	96,76,951	17,01,860	10,55,960	7,07,155	3,97,898	1,22,518
Scheme Returns (%)	7.09	6.80	6.45	6.52	6.64	3.96
CRISIL Banking & PSU Debt A-II Index Returns (%)	NA	6.59	6.23	6.26	6.28	3.70
Alpha*	NA	0.21	0.22	0.27	0.35	0.26
CRISIL Banking & PSU Debt A-II Index (₹)#	NA	16,83,419	10,47,827	7,02,476	3,95,816	1,22,355
CRISIL 10 Year Gilt Index (₹)^	NA	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index (%)	NA	5.64	5.34	5.60	5.13	-1.35

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over a short to medium term investment horizon. Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions, government securities, and Municipal Bonds. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate CRISIL Banking & PSU Debt A-II Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Mar 2026 is 21.54% of the net assets. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK GILT FUND

An open ended debt scheme investing in government securities across maturity.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The objective of the Plan is to generate risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government(s) and/or any security unconditionally guaranteed by the Government of India, and/or reverse repos in such securities as and when permitted by RBI. A portion of the fund may be invested in Reverse Repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified to meet the day-to-day liquidity requirements of the Plan. To ensure total safety of Unitholders' funds, the Plan does not invest in any other securities such as shares, debentures or bonds issued by any other entity. The Fund will seek to underwrite issuance of Government Securities if and to the extent permitted by SEBI/RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time. Subject to the maximum amount permitted from time to time, the Plan may invest in securities abroad, in the manner allowed by SEBI/RBI in conformity with the guidelines, rules and regulations in this respect. There is no assurance that the investment objective of the Plan will be achieved. It is however emphasized, that investments under the Plan are made in Government Securities, where there is no risk of default of payment in principal or interest amount.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹2,785.88 crs
AUM:	₹2,579.00 crs
Benchmark:	Nifty All Duration G-Sec Index
Allotment Date:	Regular Plan December 29, 1998; PF & Trust Plan - November 11, 2003
Folio Count:	9,371

Minimum Investment Amount

- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

Gilt Regular	Non-Direct Plan	Direct Plan
Growth	₹93.35	₹106.74
Quarterly IDCW	₹18.24	₹23.49
Gilt PF & Trust Plan	Regular Plan	Direct Plan
Growth	₹95.50	₹109.33
Quarterly IDCW	₹11.47	

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	17.94 yrs
Modified Duration	8.48 yrs
Macaulay Duration	8.81 yrs
Annualised YTM*	7.74%
Standard Deviation	5.42%

*In case of semi annual YTM, it will be annualized.
Source: ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.48%
Direct Plan:	0.47%

Available Plans/Options

Gilt Regular
(A) Direct Plan I (B) Non-Direct Plan

Gilt PF & Trust Plan

(A) Direct Plan I (B) Regular Plan
Options: Growth & IDCW: Payout and Reinvestment (applicable for all plans)

IDCW Frequency

Quarterly (20th of Mar/Jun/Sep/Dec)

Load Structure

Entry Load: (a) Regular Plan - Entry: Nil. (b) PF & Trust Plan - Entry: Nil. (applicable for all plans)

Exit Load: (a) Regular Plan - Exit: Nil. (b) PF&Trust Plan-Exit: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

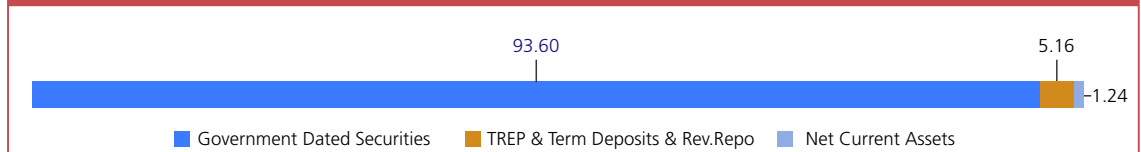
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

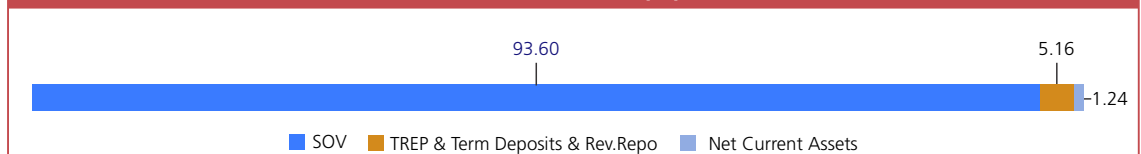
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities					
6.90% Central Government	SOV	16.36	Govt-West Bengal	SOV	0.36
7.58% Karnataka State	SOV		GS CG 15/10/2042 - (STRIPS)	SOV	0.33
Govt-Karnataka	SOV	12.57	GS CG 25/11/2041 - (STRIPS)	SOV	0.31
7.24% Central Government	SOV	9.03	GS CG 15/10/2043 - (STRIPS)	SOV	0.31
7.62% Punjab State Govt-Punjab	SOV	7.32	GS CG 25/05/2037 - (STRIPS)	SOV	0.27
7.62% Uttar Pradesh State	SOV		GS CG 25/05/2041 - (STRIPS)	SOV	0.26
Govt-Uttar Pradesh	SOV	6.46	GS CG 22/04/2038 - (STRIPS)	SOV	0.25
7.49% Karnataka State	SOV	6.13	GS CG 15/04/2044 - (STRIPS)	SOV	0.25
Govt-Karnataka	SOV		GS CG 25/05/2039 - (STRIPS)	SOV	0.24
7.12% Tamil Nadu State	SOV	5.73	GS CG 15/10/2042 - (STRIPS)	SOV	0.24
Govt-Tamil Nadu	SOV	4.60	GS CG 15/04/2045 - (STRIPS)	SOV	0.23
7.34% Central Government	SOV		GS CG 06/11/2037 - (STRIPS)	SOV	0.22
7.55% Karnataka State	SOV	4.09	8.37% Tamil Nadu State	SOV	
Govt-Karnataka	SOV		Govt-Tamil Nadu	SOV	0.20
7.39% Tamil Nadu State	SOV	3.53	7.84% Tamil Nadu State	SOV	
Govt-Tamil Nadu	SOV	1.83	Govt-Tamil Nadu	SOV	0.12
6.88% Bihar State Govt-Bihar	SOV	1.82	7.38% Tamil Nadu State	SOV	
Govt-Bihar	SOV	1.82	Govt-Tamil Nadu	SOV	0.12
7.34% Odisha State Govt-Orissa	SOV	0.97	7.91% Uttar Pradesh State	SOV	
Govt-Orissa	SOV	0.96	Govt-Uttar Pradesh	SOV	0.10
7.31% Tamil Nadu State	SOV	0.79	GS CG 25/11/2039 - (STRIPS)	SOV	0.08
Govt-Tamil Nadu	SOV	0.79	GS CG 22/10/2038 - (STRIPS)	SOV	0.08
GS CG 06/05/2037 - (STRIPS)	SOV	0.68	8.39% Uttar Pradesh State	SOV	
GS CG 25/05/2034 - (STRIPS)	SOV	0.66	Govt-Uttar Pradesh	SOV	0.08
GS CG 25/11/2034 - (STRIPS)	SOV	0.66	Govt-Uttar Pradesh	SOV	0.08
7.70% Maharashtra State	SOV	0.63	8.08% Maharashtra State	SOV	
Govt-Maharashtra	SOV	0.63	Govt-Maharashtra	SOV	0.08
GS CG 22/04/2037 - (STRIPS)	SOV	0.63	GS CG 25/05/2042 - (STRIPS)	SOV	0.06
GS CG 22/10/2035 - (STRIPS)	SOV	0.61	7.80% Tamil Nadu State	SOV	
GS CG 22/10/2037 - (STRIPS)	SOV	0.60	Govt-Tamil Nadu	SOV	0.06
GS CG 22/04/2039 - (STRIPS)	SOV	0.60	7.09% Central Government(Δ)	SOV	0.05
Govt-Karnataka	SOV		6.78% Karnataka State	SOV	
7.56% Karnataka State	SOV	0.58	Govt-Karnataka	SOV	0.04
GS CG 25/11/2036 - (STRIPS)	SOV	0.56	8.16% Gujarat State Govt-Gujarat	SOV	0.01
GS CG 22/10/2036 - (STRIPS)	SOV	0.55	Government Dated Securities - Total		93.60
GS CG 15/04/2039 - (STRIPS)	SOV	0.45	Triparty Repo		5.16
GS CG 12/04/2038 - (STRIPS)	SOV	0.44	Net Current Assets/(Liabilities)		1.24
GS CG 22/10/2039 - (STRIPS)	SOV	0.43	Grand Total		100.00
GS CG 06/05/2038 - (STRIPS)	SOV	0.40			
6.98% West Bengal State	SOV				

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

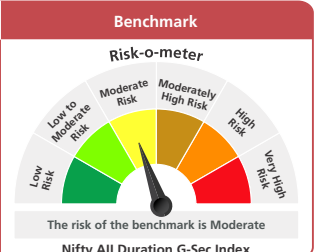
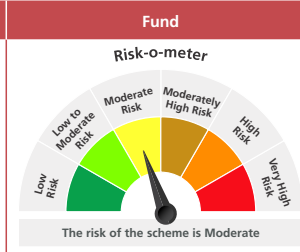
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	32,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,02,75,847	15,66,388	9,78,110	6,59,005	3,72,546	1,17,120
Scheme Returns (%)	7.46	5.21	4.29	3.71	2.25	-4.47
Nifty All Duration G-Sec Index Returns (%)	NA	6.36	5.74	5.63	4.68	-2.01
Alpha*	NA	-1.15	-1.45	-1.91	-2.43	-2.45
Nifty All Duration G-Sec Index (₹)#	NA	16,62,710	10,29,905	6,91,474	3,86,462	1,18,707
CRISIL 10 Year Gilt Index (₹)^	NA	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index Returns (%)	NA	5.64	5.34	5.60	5.13	-1.35

Product Label

This product is suitable for investors who are seeking*:

- Income over a long investment horizon
- Investment in sovereign securities issued by the Central and/or State Government(s) and/or reverse repos in such securities

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK BOND FUND

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to create a portfolio of debt instruments such as bonds, debentures, Government Securities and money market instruments, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹1,942.91 crs

AUM: ₹1,878.36 crs

Benchmark: CRISIL Medium to Long Duration Debt A-III Index

Allotment Date: November 25, 1999

Folio Count: 5,173

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2-3 years

Net Asset Value (NAV)

	Regular	Direct
Growth	₹76.9719	₹87.0539
IDCW	₹47.1584	₹28.9744

(as on March 31, 2026)

Debt Quant & Ratios

Average Maturity	11.47 yrs
Modified Duration	5.91 yrs
Macaulay Duration	6.14 yrs
Annualised YTM*	7.69%
Standard Deviation	3.43%

*In case of semi annual YTM, it will be annualized. Source: ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan: 1.65%
Direct Plan: 0.69%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

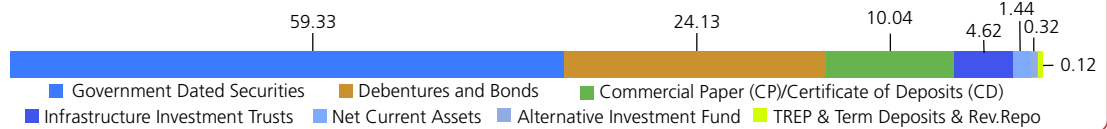
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

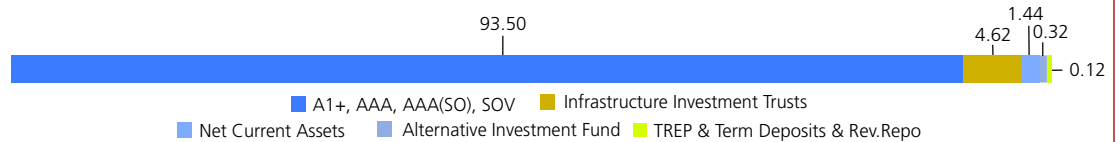
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Debentures and Bonds			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	1.33
Government Dated Securities			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.31
6.90% Central Government	SOV	7.58	REC LTD	CRISIL AAA	1.28
7.24% Central Government	SOV	7.27	INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.21
7.12% Tamil Nadu State	SOV	6.56	National Housing Bank	CRISIL AAA	0.19
6.98% Gujarat State Govt-Gujarat	SOV	4.95	Public Sector Undertakings - Total		14.73
7.09% Central Government	SOV	4.92	Corporate Debt/Financial Institutions		
7.39% Tamil Nadu State	SOV	4.48	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030	CRISIL AAA(SO)	3.93
Govt-Tamil Nadu	SOV	4.19	(SIDDHIVINAYAK TRUST)		
7.45% Bihar State Govt-Bihar	SOV	4.18	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029	CRISIL AAA(SO)	3.92
7.52% Bihar State Govt-Bihar	SOV	4.18	(SHIVSHAKTI TRUST)		
7.19% Tamil Nadu State	SOV	3.65	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.33
Govt-Tamil Nadu	SOV	1.85	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.11
7.14% Karnataka State	SOV	1.31	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.11
Govt-Karnataka	SOV	1.26	Corporate Debt/Financial Institutions - Total		9.40
6.88% Bihar State Govt-Bihar	SOV	1.07	Money Market Instruments		
7.63% Maharashtra State	SOV	1.05	Commercial Paper(CP)/Certificate of Deposits(CD)		
Govt-Maharashtra	SOV	0.75	Public Sector Undertakings		
7.34% Odisha State Govt-Orissa	SOV	0.72	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	5.02
GS CG 15/10/2036 - (STRIPS)	SOV	0.72	PUNJAB NATIONAL BANK	CRISIL A1+	2.51
GS CG 15/04/2037 - (STRIPS)	SOV	0.67	CANARA BANK	CRISIL A1+	2.51
GS CG 22/04/2038 - (STRIPS)	SOV	0.67	Public Sector Undertakings - Total		10.04
7.19% Karnataka State	SOV	0.53	Triparty Repo		0.12
Govt-Karnataka	SOV	0.40	Alternative Investment Fund		
GS CG 15/04/2036 - (STRIPS)	SOV	0.37	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.32
GS CG 15/04/2043 - (STRIPS)	SOV	0.35	Alternative Investment Fund - Total		0.32
GS CG 15/10/2043 - (STRIPS)	SOV	0.27	Infrastructure Investment Trusts		
GS CG 25/11/2035 - (STRIPS)	SOV	0.14	CAPITAL INFRA TRUST INVIT	Construction	3.81
GS CG 25/11/2036 - (STRIPS)	SOV	0.13	INDUS INFRA TRUST	Transport Infrastructure	0.42
GS CG 25/11/2037 - (STRIPS)	SOV	0.12	RAAJMARG INFRA INVESTMENT TRUST	Transport Infrastructure	0.39
6.58% Gujarat State Govt-Gujarat	SOV	0.11	Infrastructure Investment Trusts - Total		4.62
Govt-Maharashtra	SOV	0.11	Net Current Assets/(Liabilities)		1.44
7.78% West Bengal State	SOV	0.08	Grand Total		100.00
Govt-West Bengal	SOV	0.08			
7.02% Central Government	SOV	59.33			
Government Dated Securities - Total					
Public Sector Undertakings					
National Housing Bank	CARE AAA	7.19			
Power Finance Corporation Ltd.	CRISIL AAA	3.22			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	31,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	91,73,921	16,02,778	10,10,185	6,81,440	3,85,474	1,19,710
Scheme Returns (%)	7.23	5.65	5.20	5.05	4.51	-0.45
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	6.69	6.18	6.11	5.89	1.28
Alpha*	NA	-1.04	-0.98	-1.06	-1.38	-1.73
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	16,91,867	10,46,013	6,99,838	3,93,505	1,20,818
CRISIL 10 Year Gilt Index (₹)^	NA	16,02,011	10,15,058	6,90,919	3,89,056	1,19,137
CRISIL 10 Year Gilt Index Returns (%)	NA	5.64	5.34	5.60	5.13	-1.35

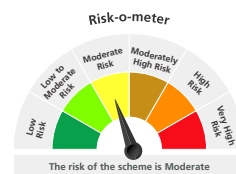
Product Label

This product is suitable for investors who are seeking*:

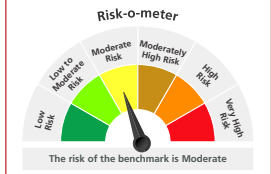
- Income over a long investment horizon
- Investment in debt & money market securities with a portfolio Macaulay duration between 4 years & 7 years.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception: - November 25, 1999. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK LONG DURATION FUND

An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: To generate income / capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹111.21 crs
AUM:	₹97.79 crs
Benchmark:	CRISIL Long Duration Debt A-III Index
Allotment Date:	March 11, 2024
Folio Count:	4,851

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.6612	₹10.7251
IDCW	₹10.6614	₹10.7253

(as on March 31, 2026)

Debt Quant

Average Maturity	17.16 yrs
Modified Duration	11.64 yrs
Macaulay Duration	12.09 yrs
Annualised YTM*	7.84%
⁵ Standard Deviation	5.62%

*in case of semi annual YTM, it will be annualized. Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.62%
Direct Plan:	0.34%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

No exit load will be chargeable in case of switches made between different plans/options of the scheme.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

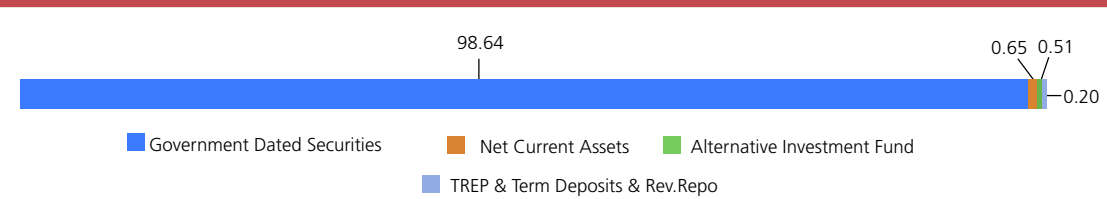
PRC Matrix

Credit Risk → Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

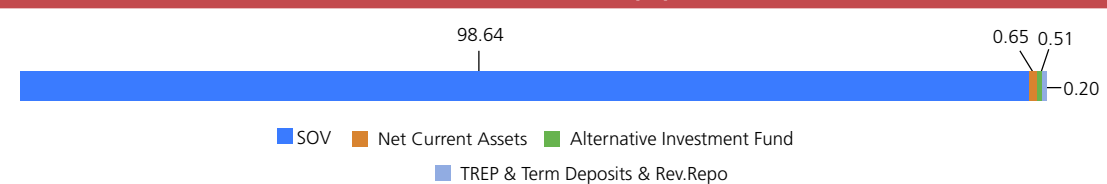
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities					
7.62% Punjab State Govt-Punjab	SOV	15.24	GS CG 22/10/2041 - (STRIPS)	SOV	1.62
6.90% Central Government	SOV	13.65	GS CG 25/05/2043 - (STRIPS)	SOV	1.57
GS CG 06/11/2037 - (STRIPS)	SOV	9.10	GS CG 25/11/2043 - (STRIPS)	SOV	1.50
GS CG 15/04/2044 - (STRIPS)	SOV	7.81	GS CG 25/05/2044 - (STRIPS)	SOV	1.45
GS CG 25/05/2038 - (STRIPS)	SOV	6.49	GS CG 25/11/2044 - (STRIPS)	SOV	1.39
GS CG 25/11/2038 - (STRIPS)	SOV	6.25	Government Dated Securities - Total		
GS CG 25/05/2042 - (STRIPS)	SOV	6.14	Triparty Repo		
GS CG 15/10/2045 - (STRIPS)	SOV	5.72	Alternative Investment Fund		
7.49% Karnataka State Govt-Karnataka	SOV	5.07	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.51
7.34% Odisha State Govt-Orissa	SOV	5.05	Alternative Investment Fund - Total		
7.24% Central Government	SOV	4.81	Net Current Assets/(Liabilities)		
GS CG 22/10/2038 - (STRIPS)	SOV	4.15	Grand Total		
GS CG 25/11/2042 - (STRIPS)	SOV	1.63			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	2,50,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	2,49,938	1,16,542
Scheme Returns (%)	-0.02	-5.36
CRISIL Long Duration Debt A-III Index Returns (%)	2.46	-2.11
Alpha*	-2.49	-3.25
CRISIL Long Duration Debt A-III Index Returns (₹)#	2,56,645	1,18,644
CRISIL 10 Year Gilt Index (₹)^	2,59,642	1,19,137
CRISIL 10 Year Gilt Index (%)	3.57	-1.35

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • To generate income / capital appreciation through investments in debt and money market instruments. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Moderate</p> <p>CRISIL Long Duration Debt A-III Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- March 11, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *Allpayouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

Details of exposure across all Debt Funds of Kotak Mahindra Mutual Fund as on March 31, 2026

Issuer Name	%age of Exposure to Debt AUM
360 One Prime Ltd.	0.31
360 One Wam Limited	0.11
Aadhar Housing Finance Limited	0.12
Adani Power Ltd	0.33
Aditya Birla Capital Ltd	0.90
Aditya Birla Housing Finance Ltd	0.22
Aditya Birla Money Ltd	0.16
Aditya Birla Real Estate Ltd	0.06
Aditya Birla Renewables Limited	0.11
Andhra Pradesh State Beverages Corporation Limited	0.22
Angel One Limited	0.20
AU Small Finance Bank Ltd.	0.35
Axis Bank Ltd.	1.32
Axis Finance Ltd.	0.03
Axis Securities Limited	0.10
Andhra Pradesh State Govt	0.46
Assam State Govt	0.01
Bajaj Finance Ltd.	1.62
Bajaj Financial Securities Limited	0.11
Bajaj Housing Finance Ltd.	0.57
Bamboo Hotel And Global Centre (Delhi) Private Ltd (Guaranteed by Prestige Estate Projects Limited)	0.08
Bank Of Baroda	2.69
Bank Of India	0.01
Barclays Investments & Loan (India) Pvt. Ltd.	0.05
Bharti Telecom Ltd.	0.96
Birla Group Holding Private Limited	0.21
Brookfield REIT	0.04
Bahadur Chand Investments Private Limited (One of the promoter entities of Hero Motocorp)	0.07
Bihar State Govt	0.36
Can Fin Homes Ltd.	0.29
Canara Bank	2.90
Central Bank Of India	0.67
CESC Ltd.	0.16
Cholamandalam Investment And Finance Company Ltd.	0.42
Cholamandalam Securities Limited	0.04
Credila Financial Services Limited	0.08
CTBC Bank Co. Ltd (CTBC India)	0.08
Cube Highways Trust – NCDs	0.13
Central Government	11.20
DCB Bank Limited	0.14
Dhruva Trust (Originator Five-Star Business Fin Ltd.)	0.07
DLF Cyber City Developers Ltd	0.11
DSP Finance Private Limited	0.05
Embassy Office Parks REIT - NCDs	0.73
Export-Import Bank Of India	0.66
Fed Bank Financial Services Limited	0.08
Federal Bank Ltd.	0.45
Food Corporation of India (Guaranteed by Govt. of India)	0.17
Godrej Consumer Products Ltd.	0.05
Godrej Industries Ltd	0.08
Godrej Properties Limited	0.07
Godrej Seeds And Genetics Ltd.	0.43
Gujarat State Govt	1.18
HDB Financial Services Ltd.	0.28
HDFC Bank Ltd.	4.80
HDFC Securities Limited	0.27
Hero Fincorp Ltd.	0.13
Hinduja Leyland Finance Ltd.	0.05
Housing & Urban Development Corporation Ltd.	0.27
Haryana State Govt	0.45
Hindustan Zinc Ltd.	0.11
ICICI Bank Ltd.	0.20
ICICI Home Finance Company Limited	0.10
ICICI Securities Limited	1.49
IDBI Bank Ltd.	0.57
IDFC First Bank Limited	0.27
IGH Holdings Private Limited (One Of The Promoter Entity Of Aditya Birla Group Companies)	0.11
IIFL Capital Services Ltd.	0.11
IIFL Finance Limited	0.53
India Infradebt Ltd	0.12
India Universal Trust A11 (Originator Hdfc Bank Ltd.)	0.30
India Universal Trust A12 (Originator Hdfc Bank Ltd.)	0.16
Indian Bank	0.02
Indian Oil Corporation Ltd.	0.25
Indian Overseas Bank	0.26
Indian Railway Finance Corporation Ltd.	0.17
Indgrid Infrastructure Trust	0.21
Indusind Bank Ltd.	1.41
Interise Trust - NCDs	0.15
lot Utkal Energy Services Ltd.	#
Jammu & Kashmir Bank Ltd	0.16
Jamnagar Utilities & Power Private Limited	0.22
Jamnagar Utilities & Power Private Limited (Mukesh Ambani Group)	0.43
Jio Credit Limited	0.05
JM Financial Asset Reconstruction Co. Pvt. Ltd	0.03
JM Financial Credit Solutions Ltd.	0.05
JTPM Metal Traders Pvt Ltd (JSW Group)	0.51
Jubilant Bevo Limited	0.21
Julius Baer Capital (India) Pvt. Ltd	0.11
Karur Vysya Bank Ltd.	0.94
Kisetsu Saison Finance (India) Private Limited	0.11
Knowledge Realty Trust	0.32
Kotak Mahindra Investments Ltd.	#
Karnataka State Govt	3.57
Kerala State Govt	0.10
Kotak Mahindra Prime Ltd.	0.08
L & T Finance Ltd.	0.17
L&T Metro Rail (Hyderabad) Ltd (NCDs are Guaranteed By Larsen & Toubro Limited.)	0.32
LIC Housing Finance Ltd.	1.49
Liquid Gold Series 14 (Originator IIFL Finance Ltd.)	0.08

Issuer Name	%age of Exposure to Debt AUM
Liquid Gold Series 9 (Originator lifl Finance Ltd.)	0.09
Larsen and Toubro Ltd.	0.15
Mankind Pharma Ltd	0.23
Mindspace Business Parks REIT - NCDs	0.20
Motilal Oswal Financial Services Limited	1.10
Muthoot Finance Ltd.	0.88
Muthoot Fincorp Ltd.	0.39
Madhya Pradesh State Govt	0.35
Mahanagar Telephone Nigam Ltd. (Guaranteed by Govt of India).	0.03
Maharashtra State Govt	1.13
Mahindra & Mahindra Financial Services Ltd.	0.31
Manappuram Finance Ltd.	0.27
National Bank For Agriculture & Rural Development	7.16
National Bank For Financing Infrastructure And Development	0.50
Nexus Select Trust REIT	0.05
Nomura Capital (India) Private Limited	0.04
Nomura Fixed Income Securities Private Ltd.	0.03
Nuclear Power Corporation Of India Ltd.	0.08
Nuvama Wealth And Investment Ltd	0.09
Nuvama Wealth Finance Limited	0.23
Nuvama Wealth Management Limited	0.05
Nuvoco Vistas Corporation Ltd.	0.11
National Housing Bank	0.31
Nirma Ltd.	0.01
ONGC Petro Additions Ltd.	0.16
Odisha State Govt	0.03
Pilani Investment And Industries Corporation Ltd	0.05
Pipeline Infrastructure Limited	0.27
Piramal Finance Ltd	0.16
Pnb Housing Finance Ltd.	0.10
Poonawalla Fincorp Limited	0.16
Punjab & Sind Bank	0.52
Punjab National Bank	3.14
Power Finance Corporation Ltd.	2.07
Power Grid Corporation Of India Ltd.	0.14
Punjab State Govt	0.20
Radhakrishna Trust (Originator - Jamnagar Utilities and Power Limited)	0.22
RBL Bank Ltd.	0.40
Rural Electrification Corporation Ltd.	2.15
RJ Corp Limited	0.08
Rajasthan State Govt	0.40
Reliance Retail Ventures Ltd	0.81
Sansar Trust (Originator Shriram Finance Ltd)	0.15
Sbicap Securities Limited	0.16
Sharekhan Limited	0.13
Shivshakti Trust (Originator - Sikka Ports & Terminals Limited)	0.32
Siddhivinayak Trust (Originator - Sikka Ports & Terminals Limited)	0.32
Small Industries Development Bank Of India	4.97
SMFG India Credit Co. Ltd.	0.11
SMFG India Home Finance Company Ltd	0.14
Standard Chartered Capital Ltd.	0.01
State Bank Of India.	0.08
Sundaram Finance Ltd.	0.07
Sundaram Home Finance Ltd	0.02
Surat Municipal Corporation	#
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	0.07
Tata Capital Housing Finance Ltd.	0.63
Tata Capital Ltd.	0.56
Tata Housing Development Co. Ltd.	0.08
Tata Projects Ltd.	0.04
Tata Teleservices Limited	0.08
Telangana State Industrial Infrastructure Corporation Ltd. (Guaranteed by Govt. of Telangana)	0.06
THDC India Ltd. (Thdcil)	0.01
Torrent Pharmaceuticals Ltd.	0.38
Toyota Financial Services India Ltd.	0.11
TREP/REVERSE REPO	5.09
Tamil Nadu State Govt	2.57
Tata Power Company Ltd.	0.16
Tata Steel Ltd.	0.27
Telangana State Govt	0.02
U P Power Corporation Ltd (Guaranteed By Up State Government)	0.04
Union Bank Of India	2.42
Uttar Pradesh State Govt	0.69
Vajra Trust (Originator Veritas Finance Private Ltd)	0.01
Vedanta Ltd.	0.54
Vertis Infrastructure Trust - NCDs	0.11
West Bengal State Govt	0.46
Yes Bank Ltd.	0.51
Total	100.00

Indicates Less than 0.005%

Industry / Sector	%age of Exposure to Debt AUM \$
BANK	24.29
CASH(TREP/REVERSE REPO)	4.45
CORPORATES	8.74
FINANCIAL SERVICES	30.60
GOI/TBILLS	23.20
NBFC	8.72
Total	100.00

Key Credit Brief provides the Key Highlights for select counterparties in our portfolio.

Please [click here](#) for the updated **Key Credit Brief**.

For viewing this on the desktop please visit: Kotak MF website>> Market & Funds >> Fund Updates >> Key Credit Brief. Also you can scan the QR code for **Key Credit Brief**.



Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D [#] (%)	Total Expense	
											Reg	Dir
Kotak Large Cap Fund	29-Dec-98	Fund invests in companies with Large market capitalization through diversification across sectors.	Financial Services: 29.9/33.4 Automobile and Auto Components: 9.5/6.9 Oil, Gas & Consumable Fuels: 8.9/10.0 Information Technology: 7.7/8.0 Fast Moving Consumer Goods: 6.0/6.5	ICICI Bank Ltd.: 7.2 Reliance Industries Ltd.: 7.0 HDFC Bank Ltd.: 6.5 State Bank Of India: 4.4 Bharti Airtel Ltd.: 4.0	Mr. Rohit Tandon	9,794.47	LC: 85 MC: 8 SC: 3 D&O: 4	0.97	0.36	13.72	1.74	0.63
Kotak Flexicap Fund	11-Sep-09	Focus on select sectors of economy diversified at stock level. Flexibility to invest across market capitalization.	Financial Services: 30.1/31.2 Capital Goods: 8.6/6.7 Automobile and Auto Components: 8.3/7.1 Chemicals: 6.5/1.9 Information Technology: 6.1/7.1	Bharat Electronics Ltd.: 6.0 HDFC Bank Ltd.: 5.8 ICICI Bank Ltd.: 5.3 State Bank Of India: 4.7 Jindal Steel & Power Ltd.: 4.2	Mr. Harsha Upadhyaya	50,146.20	LC: 68 MC: 26 SC: 4 D&O: 2	0.95	0.44	14.36	1.46	0.59
Kotak Multicap Fund	29-Sep-21	Fund is mix of Largecap, Midcap, & Smallcap stocks that work together as a team to create winning opportunities	Financial Services: 28.5/29.2 Automobile and Auto Components: 8.8/7.3 Fast Moving Consumer Goods: 7.3/5.2 Information Technology: 7.0/6.3 Telecommunication: 6.9/3.2	Maruti Suzuki India Ltd.: 4.8 Hero MotoCorp Ltd.: 4.2 Indus Towers Ltd.: 3.6 IndusInd Bank Ltd.: 3.4 NTPC Ltd.: 3.1	Mr. Devender Singhal Mr. Abhishek Bisen	22,095.33	LC: 41 MC: 27 SC: 30 D&O: 2	1.05	0.76	16.86	1.60	0.45
Kotak Large & Midcap Fund	09-Sep-04	Fund Offers exposure across market cap segments with minimum level of 35% each in large and mid-cap segments with an opportunities in sectors with strong company performance and growth potential.	Financial Services: 29.8/30.4 Capital Goods: 11.1/8.7 Healthcare: 7.9/7.5 Automobile and Auto Components: 7.8/7.0 Chemicals: 6.3/2.3	HDFC Bank Ltd.: 5.2 State Bank Of India: 4.5 Bharat Electronics Ltd.: 4.1 ICICI Bank Ltd.: 3.1 Eternal Ltd.: 2.9	Mr. Harsha Upadhyaya	27,372.55	LC: 51 MC: 41 SC: 6 D&O: 2	0.94	0.57	14.83	1.59	0.55
Kotak Midcap Fund	30-Mar-07	Fund predominantly invest in Midcap stocks that have potential to shine in the future. Thus giving your investment the opportunity of better growth	Financial Services: 25.3/27.4 Capital Goods: 13.6/13.3 Healthcare: 12.5/10.1 Information Technology: 8.4/5.0 Chemicals: 8.3/4.0	GE Vernova T&d India Ltd.: 5.3 Fortis Healthcare India Ltd.: 4.0 Ipca Laboratories Ltd.: 3.5 Mphasis Ltd.: 2.9 Kei Industries Ltd.: 2.7	Mr. Atul Bhole	55,675.98	LC: 12 MC: 73 SC: 14 D&O: 1	0.91	0.66	16.78	1.40	0.38

Ideal Investments Horizon – 5 Years & Above

• Source: Kotak Mahindra Asset Management Company Limited (KAMAC) internal research. *Standard Deviation

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Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D# (%)	Total Expense Ratio (%)	
											Reg	Dir
Kotak Small Cap Fund	24-Feb-05	Fund Identifies the hidden growth potential of small cap sized companies with Better growth potential as most small caps are under owned and under researched	Healthcare: 19.8/13.4 Financial Services: 16.3/22.8 Consumer Durables: 10.4/3.5 Capital Goods: 9.6/12.2 Consumer Services: 9.3/4.2	Aster Dm Healthcare Ltd.: 5.2 Sansera Engineering Ltd.: 3.6 Krishna Institute Of Medical: 3.5 Vijaya Diagnostic Centre Pvt: 3.3 Century Plyboards (India) Ltd.: 2.7	Mr. Harish Bihani	15,157.49	LC: 7 MC: 12 SC: 80 D&O: 1	0.84	0.31	18.35	1.68	0.55
Kotak Contra Fund	27-Jul-05	Fund follows a contrarian strategy – “Sailing Against The Wind” which aims to select stocks of high-quality companies using the Business-Management- Valuation approach.	Financial Services: 32.6/31.2 Healthcare: 10.9/6.8 Information Technology: 7.1/7.1 Capital Goods: 6.5/6.7 Automobile and Auto Components: 6.4/7.1	HDFC Bank Ltd.: 5.9 ICICI Bank Ltd.: 4.8 State Bank Of India: 3.7 Reliance Industries Ltd.: 3.4 Infosys Ltd.: 3.0	Ms. Shibani Sircar Kurian	4,679.19	LC: 57 MC: 30 SC: 12 D&O: 2	1.02	0.62	15.28	1.85	0.58
Kotak Focused Fund	16-Jul-19	Fund selects stocks following the process of “Distilling Gold from Ore” which aims to select high-quality companies at reasonable valuations	Financial Services: 30.9/31.2 Capital Goods: 10.8/6.7 Information Technology: 7.1/7.1 Automobile and Auto Components: 6.8/7.1 Healthcare: 5.9/6.8	HDFC Bank Ltd.: 6.6 ICICI Bank Ltd.: 5.7 Bharti Airtel Ltd.: 5.2 State Bank Of India: 4.8 Shriram Finance Ltd.: 4.8	Ms. Shibani Sircar Kurian	3,700.47	LC: 73 MC: 23 SC: 14 D&O: 4	0.93	0.52	13.85	1.88	0.54
Kotak ELSS Tax Saver Fund	23-Nov-05	Fund predominately invests in equities, providing the potential for capital appreciation along with the benefit of tax savings for investors, Flexibility to invest across any themes and sectors with No Market cap bias	Financial Services: 32.0/31.2 Information Technology: 8.0/7.1 Automobile and Auto Components: 7.5/7.1 Oil, Gas & Consumable Fuels: 6.1/7.8 Chemicals: 5.6/1.9	HDFC Bank Ltd.: 7.9 State Bank Of India: 5.5 ICICI Bank Ltd.: 5.0 Bharti Airtel Ltd.: 3.9 Tech Mahindra Ltd.: 3.3	Mr. Harsha Upadhyaya	5,586.74	LC: 70 MC: 21 SC: 9 D&O: 0	0.96	0.34	14.59	1.78	0.62
Kotak Dividend Yield Fund	27-Jan-26	The scheme predominantly investing in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. To reduce the risk of volatility, the scheme will diversify across major industries and economic sectors to the extent possible.	Financial Services: 32.0/31.2 Healthcare: 9.6/6.8 Automobile and Auto Components: 9.1/7.1 Oil, Gas & Consumable Fuels: 8.5/7.8 Information Technology: 6.7/7.1	HDFC Bank Ltd.: 5.6 ICICI Bank Ltd.: 5.4 Reliance Industries Ltd.: 4.0 Bharti Airtel Ltd.: 3.6 State Bank Of India: 3.4	Ms. Shibani Sircar Kurian and Mr. Abhishek Bisen	204.02	LC: 75 MC: 16 SC: 2 D&O: 6	-	-	-	2.42	0.92

Ideal Investments Horizon – 5 Years & Above

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											Reg	Dir
Kotak Infrastructure & Economic Reform Fund	25-Feb-08	Fund mainly invests in infrastructure companies expected to benefit from economic growth and development.	Capital Goods: 23.9/5.9 Construction: 18.8/12.1 Telecommunication: 11.1/18.0 Automobile and Auto Components: 10.8/2.7 Oil, Gas & Consumable Fuels: 7.4/27.5	Larsen And Toubro Ltd.: 10.4 Bharti Airtel Ltd.: 6.6 Reliance Industries Ltd.: 5.2 Indus Towers Ltd.: 4.6 Kalpataru Projects International Ltd.: 3.2	Mr. Nalin Rasik Bhatt	2,054.92	LC: 45 MC: 16 SC: 39 D&O: 0	0.97	0.46	19.94	2.04	0.69
Kotak Pioneer Fund	31-Oct-19	Fund invests in companies that utilize new forms of production, technology, distribution or process which are likely to challenge existing markets and value networks, displace established market operators, products and/or business models. The fund invests in global funds investing in companies inventing and utilizing innovative technologies.	Consumer Services: 17.4/3.3 Financial Services: 16.3/31.8 Automobile and Auto Components: 14.6/7.2 Healthcare: 13.7/6.7 Capital Goods: 9.3/6.3	Eternal Ltd.: 4.6 Aster Dm Healthcare Ltd.: 3.9 ICICI Bank Ltd.: 3.4 Bharti Hexacom Ltd.: 3.0 Maruti Suzuki India Ltd.: 2.9	Mr. Harish Bihani	3,083.05	LC: 32 MC: 25 SC: 21 O/S: 19 D&O: 3	0.98	0.82	14.11	1.91	0.54
Kotak ESG Exclusionary Strategy Fund	11-Dec-20	Portfolio consists of diversified companies that adhere to Environmental, Social & Governance parameters, with flexibility to invest across market capitalization	Financial Services: 30.4/33.2 Information Technology: 10.4/16.1 Telecommunication: 8.9/5.5 Automobile and Auto Components: 8.7/10.9 Consumer Services: 7.2/6.1	Bharti Airtel Ltd.: 7.7 HDFC Bank Ltd.: 6.2 ICICI Bank Ltd.: 5.1 Eternal Ltd.: 4.5 Linde India Ltd.: 4.1	Mr. Mandar Pawar	709.25	LC: 79 MC: 16 SC: 3 D&O: 2	0.93	0.28	13.55	2.35	0.93
Kotak Manufacture in India Fund	22-Feb-22	Fund focuses on investment themes such as China+1, PLI Scheme, Deleveraged Balance Sheets of Corporates, Housing Boom, and Reimagining India's Carbon Footprint	Capital Goods: 24.4/20.0 Automobile and Auto Components: 23.3/26.3 Healthcare: 14.4/18.0 Oil, Gas & Consumable Fuels: 10.6/8.1 Metals & Mining: 10.2/16.3	Sun Pharmaceuticals Industries Ltd.: 5.1 Tata Steel Ltd.: 4.6 Mahindra & Mahindra Ltd.: 4.6 Reliance Industries Ltd.: 4.2 Hindalco Industries Ltd.: 3.7	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen	2,400.89	LC: 55 MC: 21 SC: 19 D&O: 5	0.97	0.72	16.53	1.98	0.59
Kotak Business Cycle Fund	28-Sep-22	Fund invests in sectors and stocks which show signs of growth in the business cycle, fund follows a top-down approach to portfolio construction, identifying stages of the business cycle and sector opportunities	Financial Services: 28.8/31.2 Healthcare: 12.1/6.8 Automobile and Auto Components: 9.7/7.1 Capital Goods: 7.7/6.7 Consumer Services: 7.6/3.4	ICICI Bank Ltd.: 7.0 Axis Bank Ltd.: 4.3 Aster Dm Healthcare Ltd.: 4.3 Aditya Infotech Ltd.: 3.6 Bharti Hexacom Ltd.: 3.5	Mr. Harish Bihani, Mr. Abhishek Bisen	2,740.81	LC: 47 MC: 24 SC: 28 D&O: 0	0.94	0.50	14.63	1.95	0.63

Ideal Investments Horizon – 5 Years & Above

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• O/S stands for overseas exposure

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D [#] (%)	Total Expense Ratio (%)	
											Reg	Dir
Kotak Banking & Financial Services Fund	27-Feb-23	Fund predominantly invests in securities engaged in banking and financial services sectors. which follows bottom-up approach of Business, Management and Valuation to identify companies within the banking and financial services sector showing growth at a reasonable price.	Financial Services: 96.4/100.0	HDFC Bank Ltd.: 13.7 ICICI Bank Ltd.: 12.0 State Bank Of India: 9.6 Axis Bank Ltd.: 7.8 Bajaj Finance Ltd.: 5.7	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	1,293.28	LC: 67 MC: 17 SC: 13 D&O: 3	0.98	0.33	15.20	2.12	0.68
Kotak Quant Fund	02-Aug-23	Fund selects stocks based on an in-house proprietary quantitative model across Market Capitalization and diverse sectors	Financial Services: 28.0/32.4 Automobile and Auto Components: 13.2/6.7 Healthcare: 12.4/5.9 Fast Moving Consumer Goods: 11.8/6.1 Metals & Mining: 10.7/4.5	Marico Ltd.: 3.7 Dr Reddys Laboratories Ltd.: 3.6 Titan Company Ltd.: 3.5 Bharti Airtel Ltd.: 3.5 Britannia Industries Ltd.: 3.3	Mr. Harsha Upadhyaya, Mr. Rohit Tandon And Mr. Abhishek Bisen	483.97	LC: 56 MC: 33 SC: 5 D&O: 6	1.12	0.34	17.93	1.81	1.16
Kotak Consumption Fund	16-Nov-23	Fund invests in Consumption theme which aim to grow with the nation's growing lifestyle	Fast Moving Consumer Goods: 24.9/27.0 Automobile and Auto Components: 17.2/25.5 Consumer Services: 16.1/12.9 Healthcare: 15.3/5.0 Consumer Durables: 11.6/11.1	ITC Ltd.: 8.0 Maruti Suzuki India Ltd.: 7.5 Bharti Airtel Ltd.: 7.2 Eternal Ltd.: 6.0 Hero MotoCorp Ltd.: 5.4	Mr. Devender Singhal, Mr. Abhishek Bisen	1,527.21	LC: 49 MC: 13 SC: 38 D&O: 0	0.95	0.14	16.73	2.07	0.57
Kotak Healthcare Fund	11-Dec-23	Fund invests in Pharma, Healthcare, and Allied Sectors, which are part of the structural growth story of the healthcare and allied industries	Healthcare: 98.6/100.0 Financial Services: 0.22	Sun Pharmaceuticals Industries Ltd.: 13.9 Jb Chemicals & Pharmaceuticals Ltd.: 7.5 Max Healthcare Institute Ltd.: 7.0 Divi s Laboratories Ltd.: 6.1 Acutaas Chemicals Ltd.: 5.1	Ms. Shibani Sircar Kurian, (Effective till March 31, 2026) Mr. Dhananjay Tikariha And Mr. Abhishek Bisen	442.28	LC: 35 MC: 22 SC: 42 D&O: 1	0.96	0.33	16.81	2.34	0.74
Kotak Technology Fund	04-Mar-24	Fund invest in the Potential Growth Story Of Technology Sector	Information Technology: 54.1/63.1 Telecommunication: 25.5/35.7 Consumer Services: 13.8 Services: 2.3 Consumer Durables: 2.1	Infosys Ltd.: 19.8 Bharti Airtel Ltd.: 17.7 Tech Mahindra Ltd.: 6.8 Tata Consultancy Services Ltd.: 6.8 Eternal Ltd.: 6.1	Ms. Shibani Sircar Kurian And Mr. Abhishek Bisen	504.02	LC: 64 MC: 28 SC: 4 D&O: 4	0.95	-0.27	19.40	2.38	0.88

Ideal Investments Horizon – 5 Years & Above

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Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D [#] (%)	Total Expense Ratio (%)	
											Reg	Dir
Kotak Special Opportunities Fund	29-Jun-24	The scheme will invest in opportunities presented by Special Situations such as Company Specific Event/Developments, Corporate Restructuring, Government Policy change and/or Regulatory changes, Technology led Disruption/ Innovation or companies going through temporary but unique challenges and other similar instances. The scheme has flexibility to invest across market capitalization	Financial Services: 17.4/31.2 Healthcare: 15.6/6.8 Capital Goods: 13.1/6.7 Automobile and Auto Components: 11.6/7.1 Media, Entertainment & Publication: 7.1/0.1	Hero MotoCorp Ltd.: 6.3 Maruti Suzuki India Ltd.: 5.5 NLC India Ltd.: 5.0 Indus Towers Ltd.: 4.4 IndusInd Bank Ltd.: 4.4	Mr. Devender Singhal and Mr. Abhishek Bisen	1,232.86	LC: 12 MC: 25 SC: 63 D&O: 0	1.05	-0.80	17.78	2.15	0.79
Kotak MNC Fund	28-Oct-24	Fund invests in multinational companies registered/incorporated in India, including subsidiaries of foreign firms, joint ventures, Indian multinationals and transnational companies. It focuses on a Business, Management, and Valuation approach to identify growth opportunities in companies across market capitalizations.	Capital Goods: 23.9/25.3 Healthcare: 20.9/3.3 Fast Moving Consumer Goods: 18.6/34.2 Automobile and Auto Components: 16.3/17.0 Financial Services: 5.6/2.5	Maruti Suzuki India Ltd.: 8.1 Britannia Industries Ltd.: 6.6 Vedanta Ltd.: 5.5 Hindustan Unilever Ltd.: 5.5 Acutaas Chemicals Ltd.: 5.4	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen	1,791.78	LC: 43 MC: 23 SC: 34 D&O: 0	0.94	-0.35	16.07	2.05	0.64
Kotak Transportation and Logistics Fund	16-Dec-24	The fund invests in portfolio of predominantly equity & equity related securities of companies engaged in Transportation & Logistics and related activities. This theme focuses on investing in companies that facilitate the movement of goods and people. The fund has flexibility to invest across market capitalization.	Automobile and Auto Components: 55.0/64.2 Services: 21.1/14.8 Capital Goods: 13.1/8.6 Consumer Services: 8.7/12.4 Oil, Gas & Consumable Fuels: 1.4	Maruti Suzuki India Ltd.: 9.9 Hero MotoCorp Ltd.: 9.7 Mahindra & Mahindra: Ltd.: 6.8 ZF Commercial Vehicle Control Systems India Ltd.: 5.5 Inter Globe Aviation Ltd.: 5.4	Mr. Nalin Bhatt, and Mr. Abhishek Bisen	448.21	LC: 52 MC: 11 SC: 36 D&O: 0	0.92	-0.33	19.31	2.41	0.83
Kotak Energy Opportunities Fund	25-Apr-25	Fund aims to generate long-term capital growth by investing in companies engaged in and/or expected to benefit from the growth of Energy (Traditional/New) and related & activities. The fund follows the Business Management & Valuation approach to identify companies showing growth at a reasonable price.	Oil, Gas & Consumable Fuels: 32.7/50.1 Power: 25.0/24.9 Capital Goods: 24.4/25.0 Construction: 6.2 Chemicals: 2.5	NTPC LTD.: 9.7 Reliance Industries Ltd.: 9.5 Bharat Petroleum Corporation Ltd.: 5.0 Ge Vernova T&d India Ltd.: 4.7 Power Grid Corporation Of India Ltd.: 4.7	Mr. Harsha Upadhyaya, (Effective till March 31, 2026) Mr. Abhishek Bisen and Mr. Mandar Pawar	254.82	LC: 58 MC: 23 SC: 14 D&O: 5	0.97	-0.71	14.52	2.42	0.89
Kotak Active Momentum Fund	20-Aug-25	The scheme runs on the in-house developed Enhanced Earnings factor model which is primarily based on earnings momentum factor. The model utilizes quantitative measures & analyst estimates to determine the extent of earnings upgrades and downgrades for stocks within the universe.	Financial Services: 17.5/31.2 Capital Goods: 13.6/6.7 Automobile and Auto Components: 13.5/7.1 Metals & Mining: 12.8/4.3 Healthcare: 12.7/6.8	Laurus Labs Ltd.: 3.9 L&t Finance Holdings Ltd.: 3.4 Ge Vernova T&d India Ltd.: 3.3 Aditya Birla Capital Ltd.: 2.8 Fsn E-Commerce Ventures Ltd.: 2.6	Mr. Rohit Tandon and Mr. Abhishek Bisen	1,303.76	LC: 36 MC: 57 SC: 3 D&O: 4	-	-	-	2.14	0.78
Kotak Rural Opportunities Fund	27-Nov-25	The scheme invests predominantly in equity and equity-related securities of companies aligned with India's rural and allied economy. It has the flexibility to invest across market capitalizations. The fund follows a disciplined bottom-up approach; focusing on business fundamentals, management quality, and valuations. It seeks to identify companies that offer Growth at a Reasonable Price.	Financial Services: 24.2/24.8 Automobile and Auto Components: 20.1/18.2 Fast Moving Consumer Goods: 20.0/17.6 Telecommunication: 11.8/11.1 Capital Goods: 6.3/5.3	State Bank Of India: 9.4 Bharti Airtel Ltd.: 9.4 Mahindra & Mahindra Ltd.: 7.8 Avanti Feeds Ltd.: 4.7 Emami Ltd.: 3.8	Mr. Arjun Khanna and Mr. Abhishek Bisen	759.93	LC: 66 MC: 14 SC: 17 D&O: 3	-	-	-	2.32	0.71
Kotak Services Fund	25-Feb-26	An open-ended equity scheme focused on the Services theme, the fund aims to deliver long-term capital appreciation through active investment in equity and equity-related securities of services companies, with flexibility across market capitalizations and a bottom-up stock selection approach following Growth at Reasonable Price (GARP)	Financial Services: 43.2/30.8 Power: 9.0/2.1 Telecommunication: 8.8/8.7 Information Technology: 7.7/1.4 Consumer Durables: 5.3	ICICI Bank Ltd.: 9.6 State Bank Of India: 9.4 Axis Bank Ltd.: 9.3 Power Grid Corporation Of India Ltd.: 8.0 Bharti Airtel Ltd.: 7.8	Mr. Rohit Tandon and Mr. Abhishek Bisen	712.06	LC: 66 MC: 1 SC: 5 D&O: 28	-	-	-	2.35	0.92

Ideal Investments Horizon – 5 Years & Above

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Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Debt Quants	Market Cap (%)	Asset Allocation (%)	Beta	Sharpe	Standard Deviation (%)	Total Expense Ratio (%)	
												Reg	Dir
Kotak Balanced Advantage Fund	03-Aug-18	5 years & above	Fund invest in mix of equity & debt instruments, aims to reduce the equity exposure when market are rising and increase it when market is falling basis the inhouse model	Mr. Hiten Shah, Mr. Rohit Tandon, Mr. Abhishek Bisen	16,203.69	Avg Maturity - 11.87 Yrs Mac Duration - 4.90 Yrs YTM - 7.39%	LC-42 MC-10 SC-7 D&O-41	Net Equity- 60.2 Debt & Cash- 33.1 Arbitrage- 6.2 Reits/Invits- 0.5	1.11	0.23	8.50	1.67	0.57
Kotak Arbitrage Fund	29-Sep-05	3 months & above	Fund invest 65-90% in arbitrage opportunities in the cash and derivatives segment of the equity market, and 10-35% in debt and money market instruments.	Mr. Hiten Shah	67,116.51	Avg Maturity - 0.57 Yrs Mac Duration - 0.54 Yrs YTM - 7.37%	D&O-100	Debt & Cash- 37.4 Arbitrage- 62.6	0.49	-0.11	0.39	0.97	0.37
Kotak Equity Savings Fund	13-Oct-14	3 Years & above	Fund aims to provide long-term growth potential through Equity exposure; Regular Income & relatively Lower Volatility through Arbitrage & Debt market opportunities.	Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah	9,467.97	Avg Maturity - 2.44 Yrs Mac Duration - 1.61 Yrs YTM - 7.01%	LC-21 MC-11 SC-6 D&O-62	Net Equity- 38.9 Debt & Cash- 36.2 Arbitrage- 23.9 Reits/Invits- 1.0	0.60	0.43	5.93	1.75	0.69
Kotak Multi Asset Allocation Fund	22-Sep-23	5 years & above	Fund invest minimum 10% in Equity, Debt & Commodity instruments respectively, which offers professional asset allocation across asset class	Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah, Mr. Jeetu Valechha Sonar	12,073.43	Avg Maturity - 9.84 Yrs Mac Duration - 3.73 Yrs YTM - 7.27%	LC-44 MC-14 SC-12 D&O-30	*Net Equity- 69.8 Debt & Cash- 15.9 Arbitrage- 0.6 Gold- 5.3 Silver- 8.3	1.07	0.78	11.43	1.68	0.50
Kotak Aggressive Hybrid Fund	25-Nov-99	5 years & above	Fund aims to generate long-term capital appreciation and accrual income from a portfolio that is invested in 65-80% in equity and 20-35% in debt	Mr. Atul Bhole, Mr. Abhishek Bisen	7,811.59	Avg Maturity - 12.82 Yrs Mac Duration - 5.51 Yrs YTM - 7.36%	LC-43 MC-30 SC-8 D&O-20	Net Equity- 79.7 Debt & Cash- 20.3	1.19	0.42	12.01	1.74	0.47
Kotak Debt Hybrid Fund	02-Dec-03	3 Years & above	Fund combines relatively stable debt market returns with upside equity potential range between 75-90% in debt and 10-25% in equities.	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	2,862.74	Avg Maturity - 12.05 Yrs Mac Duration - 5.43 Yrs YTM - 7.63%	LC-16 MC-3 SC-2 D&O-79	Net Equity- 21.6 Debt & Cash- 78.1 Reits/Invits- 0.3	-	-	5.52	1.67	0.48

*Net Equity is inclusive of Foreign Equity allocation

^For complete information on TER, please refer to respective scheme page

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											Reg	Dir
Kotak Overnight Fund	15-Jan-19	1 day	Fund invest in overnight securities having maturity of 1 day	Mr. Deepak Agrawal Mr. Sunil Pandey	5,066.85	SOV: 4.63 Cash/CBLO: 95.37	7.16	2.74 (Days)	2.48 (Days)	Nil	0.16	0.07
Kotak Liquid Fund	04-Nov-03	7 days to month	Fund invest in Debt and money market securities with maturity of upto 91 days only	Mr. Deepak Agrawal Mr. Sunil Pandey	33,309.00	SOV: 22.99 AAA: 99.29 Cash/CBLO: -22.28	7.64	0.19	0.19	Day 1 -0.0070% Day 2 -0.0065% Day 3 -0.0060% Day 4 -0.0055% Day 5 -0.0050% Day 6 -0.0045% Day 7 -0.0000% Onwards	0.31	0.19
Kotak Savings Fund	13-Aug-04	3 to 6 months	Fund Invests in Debt & Money Market instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months	Mr. Deepak Agrawal & Mr. Manu Sharma	14,989.42	SOV: 15.04 AAA: 70.34 AA+: 6.67 AA: 7.59 Cash/CBLO: 0.35	7.53	0.55	0.49	Nil	0.82	0.36
Kotak Money Market Fund	14-Jul-03	3 to 6 months	Fund invest in Money Market instruments having maturity upto 1 year.	Mr. Deepak Agrawal, Mr. Manu Sharma	32,331.25	SOV: 15.59 AAA: 87.03 Cash/CBLO: -2.62	7.24	0.73	0.73	Nil	0.35	0.16
Kotak Low Duration Fund	06-Mar-08	6 to 9 months	Fund invests in securities that are less prone of default risk, considering liquidity needs with a Macaulay Duration ranging from 6 months to 12 months	Mr. Dharmesh Thakkar, Mr. Deepak Agrawal	15,256.56	SOV: 12.21 AAA: 73.05 AA+: 2.79 AA: 12.08 Cash/CBLO: -0.14	7.73	1.22	0.96	Nil	1.18	0.42
Kotak Corporate Bond Fund	21-Sep-07	1 to 1.5 year	The fund predominantly invests in AA+ and above rated corporate bonds with flexibility to invest securities of varying maturities across the credit spectrum months	Mr. Deepak Agrawal & Mr. Manu Sharma	15,582.03	SOV: 11.60 AAA: 87.29 Cash/CBLO: 1.11	7.74	3.90	2.91	Nil	0.70	0.37
Kotak Bond Short Term Fund	02-May-02	1 years & above	Fund Invests in a debt and money market instruments with Macaulay Duration of 1 to 3 year.	Mr. Deepak Agrawal, Mr. Abhishek Bisen	15,220.94	SOV: 15.24 AAA: 88.50 Cash/CBLO: -3.74	7.77	3.11	2.40	Nil	1.12	0.39
Kotak Credit Risk Fund	11-May-10	2-3 year & above	Minimum investment in corporate bonds - 65% of total assets (investment in below highest rated instruments)	Mr. Vihag Mishra, Mr. Deepak Agrawal	691.20	SOV: 12.10 AAA: 12.95 AA+: 1.60 AA: 51.58 A+/A-/A/Below: 9.96 Cash/CBLO: 11.81	8.57	2.80	2.24	1% for 1 Year 6% of the initial investment within 1 year from the date of allotment: Nil.	1.71	0.81

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.

• To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: <https://www.kotakmf.com/Information/forms-and-downloads>

• For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (%)	
											Reg	Dir
Kotak Dynamic Bond Fund	26-May-08	2 years and above	The fund has the flexibility to invest across duration with an aim to benefit from the changing interest rate cycles	Mr. Deepak Agrawal, Mr. Abhishek Bisen	2,464.87	SOV: 37.38 AAA: 22.64 AA+: 16.79 AA: 9.89 Cash/CBLO: 13.30	7.90	10.35	4.83	Nil	1.33	0.59
Kotak Floating Rate Fund	14-May-19	2 year & above	Fund invest minimum 65% of total assets in floating rate instruments	Mr. Deepak Agrawal, Mr. Manu Sharma	3,250.18	SOV: 11.55 AAA: 73.88 AA+: 4.68 AA: 8.08 Cash/CBLO: 1.82	7.79	2.26	1.95	Nil	0.63	0.26
Kotak Medium Term Fund	21-Mar-14	2.5 years & above	Fund manages a balance between interest rate risk and credit risk with a Macaulay Duration of 3-4 years.	Mr. Deepak Agrawal, Mr. Vihag Mishra	1,806.99	SOV: 11.13 AAA: 24.25 AA+: 14.52 AA: 34.84 AA-: 2.38 A+/A-/A/Below: 7.60 Cash/CBLO: 5.29	8.66	4.61	3.27	Nil	1.63	0.67
Kotak Banking and PSU Debt Fund	29-Dec-98	2 to 3 years	Minimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions- 80% of total assets	Mr. Deepak Agrawal, Mr. Dharmesh Thakar	5,172.76	SOV: 9.51 AAA: 84.42 AA+: 2.80 Cash/CBLO: 3.26	7.55	3.52	2.99	Nil	0.75	0.40
Kotak Gilt Fund	25-Nov-99	2 year & above	Minimum investment in G-secs- 80% of total assets (across maturity)	Mr. Abhishek Bisen	2,579.00	SOV: 93.56 Cash/CBLO: 6.44	7.74	17.94	8.81	Nil	1.48	0.47
Kotak Bond Fund	25-Nov-99	2 to 3 years	Fund invest in the range of Macaulay duration of the portfolio between 4 to 7 years which offers a play on interest rates by managing duration actively	Mr. Abhishek Bisen	1,878.36	SOV: 59.32 AAA: 34.17 Cash/CBLO: 6.52	7.69	11.47	6.14	Nil	1.65	0.69
Kotak Long Duration Fund	11-Mar-24	3 years & above	The scheme offers a play on interest rates by actively managing the portfolio's duration, ensuring that the Macaulay Duration remains above 7 years.	Mr. Abhishek Bisen	97.79	SOV: 98.63 Cash/CBLO: 1.37	7.84	17.16	12.09	Nil	0.62	0.34

Scheme Name	Inception Date	Ideal Investment Horizon	Fund Manager	AUM (Rs. Crs.)	Top Underlying Schemes: (%) to Net Assets ⁵	Debt Quants	Asset Allocation (%)	Scheme		Underlying Funds**	Total	
								Reg	Dir		Reg	Dir
								Kotak Multi Asset Omni FOF	09-Aug-04	5 years & above	Mr. Devender Singhal Mr. Abhishek Bisen	2,274.14
Kotak Income Plus Arbitrage Omni FOF	17-Nov-22	2 year & above	Mr. Abhishek Bisen	7,699.44	Kotak Arbitrage Fund: 36.8 Kotak Corporate Bond Fund: 31.5 Kotak Bond Short Term Fund: 17.7 Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund: 8.7 Kotak Money Market Fund: 1.3	Avg. Maturity: 2.63 Modified Duration: 1.94 Mac Duration: 2.04 YTM: 7.58%	Arbitrage: 36.8 Debt & Cash: 63.2	0.32%	0.07%	0.38%	0.70%	0.45%
Kotak Gold Silver Passive FOF	28-Oct-25	5 years & above	Mr. Rohit Tandon, Mr. Abhishek Bisen	984.23	Kotak Silver ETF: 53.3 Kotak Gold ETF: 42.9	-	Gold: 42.9 Silver: 53.3 Debt & Cash: 4.1	0.45%	0.16%	0.44%	0.89%	0.60%
Kotak Multi Factor Passive FOF	20-Mar-26	5 years & above	Mr. Rohit Tandon, Mr. Abhishek Bisen	17.66	Kotak Nifty 200 Momentum 30 ETF: 65.2 Kotak Nifty 100 Low Volatility 30 ETF: 16.0	-	-	0.34%	0.34%	0.21%	0.55%	0.55%
Kotak Gold Fund	25-Mar-11	3 years & above	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar	6,439.18	Kotak Gold ETF: 99.8	-	Gold: 99.8 Debt & Cash: 0.6	0.50%	0.16%	0.55%	1.05%	0.71%
Kotak Silver ETF FOF	31-Mar-25	3 years & above	Jeetu Valechha Sonar & Mr. Abhishek Bisen	891.43	Kotak Silver ETF: 99.2	-	Silver: 99.2 Debt & Cash: 0.8	0.70%	0.24%	0.35%	1.05%	0.59%

**The details herein provided are of Weighted average TER of the underlying funds, Direct Plan - Growth Option. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

⁵The details are provided for the Top 5/Applicable Underlying Funds.

Scheme Name	Inception Date	Ideal Investment Horizon	Fund Manager	AUM (Rs. Crs.)	Top Underlying Schemes: (%) to Net Assets ³	Underlying Scheme – Portfolio Details ⁴			Underlying Funds**				
						Top 5 Holding (%)	Top 5 Sectors (%)	Country Exposure (%)	Reg	Dir	Reg	Dir	
Kotak Global Emerging Market Overseas Equity Omni FOF	26/09/2027	5 years & above	Mr. Arjun Khanna	935.28	CI Emerging Markets Fund I – 974: 98.8	Taiwan Semiconductor Manufacturing Co. Ltd.: 10.9 Samsung Electronics Co. Ltd.: 6.3 Tencent Holdings Ltd.: 5.3 Alibaba Group Holding Ltd.: 4.0 SK Hynix Inc.: 3.9	IT: 28.3 Financials: 23 Consumer Discretionary: 12.4 Industrials: 8.7 Communication Services: 7.3	China: 23.7 Taiwan: 18.1 Korea: 15.6 India: 11.0 United Kingdom: 4.8	1.62%	0.99%	0.72%	2.34%	1.71%
Kotak International REIT Overseas Equity Omni FOF	29/12/2020	5 years & above	Mr. Arjun Khanna	98.00	SMAM ASIA REIT Sub Trust: 98.3	Goodman Group Npv (stapled Units): 8.6 Capitaland Int Com Npv (Reit): 8.2 Capitaland Ascenda Npv (Reit): 7.7 Scentre Group Ltd Stapled Securities: 7.0 Link R/est Invest Npv: 6.8	-	Singapore: 47.7 Australia: 39.0 Hong Kong: 6.8 India: 3.7 Malaysia: 1.2 New Zealand: 0.8 Thailand: 0.8	1.36%	0.51%	0.70%	2.06%	1.21%
Kotak US Specific Equity Passive FOF	02/02/2021	5 years & above	Mr. Arjun Khanna & Mr. Abhishek Bisen	3,592.01	Ishares Nasdaq 100 UCITS ETF USD: 99.8	Nvidia Corp: 8.4 Apple Inc: 7.6 Microsoft Corp: 5.7 Amazon Com Inc: 4.4 Meta Platforms Inc Class A: 3.09	Information Technology: 49.9 Communication: 15.6 Consumer Discretionary: 12.5 Consumer Staples: 8.6 Health Care: 5.3	United States: 97.4 Canada: 1.0 Netherlands: 1.0 China: 0.4 Spain: 0.3 United Kingdom: 0.1	0.61%	0.24%	0.30%	0.91%	0.54%
Kotak Global Innovation Overseas Equity Omni FOF	29/07/2021	5 years & above	Mr. Arjun Khanna	604.91	Wellington Global Innovation S USD ACC: 88.1	Alphabet Inc: 8.1 NVIDIA Corp: 7.4 Amazon.com Inc: 6.6 Taiwan Semi: 6.4 ASML Holding N V: 6.3	Information Technology: 39.1 Consumer Discretionary: 21.1 Communication Services: 11.4 Health Care: 9.5 Financials: 6.4	United States: 71.4 Taiwan: 6.4 Netherlands: 6.3 China: 3.9 South Korea: 2.5	1.59%	0.49%	0.78%	2.37%	1.27%
					GenInnov Global Master Fund: 10.6	SK hynix Inc: 11.2 Hyundai Motor Co.: 8.7 Taiwan Semiconductor Manufacturing Co. Ltd.: 7.9 ALPHABET INC: 6.1 Wiwynn Corporation: 5.9	Semiconductor & Equipment: 43.0 Cloud: 18.0 Biotech: 18.0 Internet Services: 11.0 Robotics: 12.0	United States: 31.0 South Korea: 25.0 China: 18.0 Taiwan: 16.0 Europe: 9.0					
Kotak Quality Overseas Equity Omni FOF	25/03/2026	5 years & above	Mr. Arjun Khanna & Mr. Abhishek Bisen	58.02	-	Alphabet Inc: 5.3 Microsoft Corp: 5.3 Taiwan Semiconductor Manufacturing Co Ltd.: 5.3 Meta Platforms Inc: 4.8 Apple Inc: 4.5	Information Technology: 34.3 Health Care: 25.1 Communication Services: 11.0 Consumer Discretionary: 10.4 Consumer Staples: 8.1	United States: 74.8 United Kingdom: 6.8 Taiwan: 5.1 France: 4.4 Germany: 2.4	1.16%	0.50%	0.55%	1.71%	1.05%

**Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

³The details are provided for the Top 5/Applicable Underlying Funds.

For overseas - ⁴Portfolio as on 28th February 2026

Debt Index Funds

As on 31st March, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	YTM (%)	Avg. Maturity (Years)	Macaulay Duration (Years)	Tracking Error (%) 1 Year	Total Expense Ratio (%)		NAV (in Rs. as on 31st Mar, 2026)	
							Regular	Direct	Regular	Direct
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	6,825.46	6.10	0.92	0.90	0.80	0.35	0.20	12.8348	12.9168
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	11-Feb-22	3,427.85	7.60	5.90	4.80	2.52	0.36	0.20	12.9496	13.0408
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	13-Oct-22	542.74	7.05	1.99	1.85	0.86	0.40	0.21	12.8340	12.9205
Kotak Nifty SDL JUL 2026 Index Fund	22-Dec-22	97.87	5.82	0.27	0.27	0.51	0.41	0.20	12.4954	12.5810
Kotak Nifty SDL JUL 2033 Index Fund	15-Feb-23	192.23	7.70	6.82	5.34	2.41	0.43	0.22	12.4331	12.5251
Kotak Nifty G-Sec Jul 2033 Index Fund	11-Oct-23	19.57	7.06	6.40	5.13	0.75	0.39	0.14	11.9792	12.0533
Kotak Crisil-IBX AAA Financial Services Index - Sep 2027 Fund	13-Sep-24	524.43	7.68	1.42	1.34	0.36	0.40	0.20	11.1899	11.2265
Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund	17-Feb-25	197.72	7.61	0.55	0.54	0.23	0.30	0.10	10.8049	10.8289
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	07-Mar-25	317.35	7.57	0.39	0.39	0.43	0.35	0.12	10.6995	10.7259
Kotak Nifty AAA Financial Services Bond Mar 2028 Index	09-Jul-25	215.68	7.70	1.80	1.72	0.48	0.35	0.15	10.3434	10.3591
Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	24-Sep-25	1,108.58	7.42	0.81	0.81	0.18	0.32	0.12	10.2608	10.2715

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.

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• For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 31st Mar, 2026)	
					Regular	Direct	Regular	Direct
Kotak Nifty Next 50 Index Fund	10-Mar-21	853.62	0.06	31.25	0.49	0.10	17.2139	17.6569
Kotak Nifty 50 Index Fund	21-Jun-21	980.69	0.05	14.87	0.32	0.07	14.5231	14.7403
Kotak Nifty Smallcap 50 Index Fund	10-Apr-23	170.15	0.28	80.24	0.78	0.20	17.0910	17.4174
Kotak Nifty 200 Momentum 30 Index Fund	15-Jun-23	444.27	0.23	159.11	0.66	0.20	12.7338	12.9086
Kotak Nifty Financial Services Ex-Bank Index Fund	14-Aug-23	85.18	0.37	55.22	0.73	0.22	13.8494	14.0499
Kotak BSE Housing Index Fund	28-Aug-23	11.79	0.09	31.22	0.72	0.22	10.9767	11.1309
Kotak Nifty 100 Low Volatility 30 Index Fund	07-June-24	117.74	0.10	56.52	0.83	0.20	9.7407	9.8524
Kotak BSE PSU Index Fund	31-July-24	80.41	0.10	51.03	1.03	0.39	8.8319	8.9276
Kotak Nifty Midcap 50 Index Fund	16-Aug-24	63.52	0.12	74.94	0.86	0.25	9.1197	9.2106
Kotak Nifty India Tourism Index Fund	23-Sep-24	27.77	0.16	95.34	0.96	0.33	6.9639	7.0322

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.

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Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 31st Mar, 2026)	
					Regular	Direct	Regular	Direct
Kotak Nifty Midcap 150 Momentum 50 Index Fund	08-Oct-24	319.28	0.20	108.68	0.93	0.28	8.1526	8.2312
Kotak Nifty 50 Equal Weight Index Fund	23-Dec-24	59.11	0.20	59.74	0.72	0.22	9.9878	10.0519
Kotak Nifty 100 Equal Weight Index Fund	23-Dec-24	35.65	0.17	56.64	0.72	0.22	9.4645	9.5248
Kotak Nifty Smallcap 250 Index fund	27-Jan-25	43.63	0.11	44.13	0.63	0.15	9.2243	9.2770
Kotak BSE Sensex Index Fund	17-Feb-25	15.24	0.19	54.07	0.31	0.14	9.5377	9.5556
Kotak Nifty Commodities Index Fund	10-Mar-25	258.83	0.39	19.59	0.47	0.20	11.3641	11.3956
Kotak Nifty Midcap 150 Index Fund	21-Mar-25	24.72	1.06	79.41	0.63	0.15	9.9247	9.9745
Kotak Nifty Top 10 Equal Weight Index Fund	28-Apr-25	37.11	0.12	28.93	0.92	0.22	8.5935	8.6497
Kotak Nifty 200 Quality 30 Index Fund	14-Jul-25	14.00	0.16	16.83	0.60	0.23	8.7997	8.8239
Kotak Nifty Alpha 50 Index Fund	19-Aug-25	24.55	0.29	134.59	0.94	0.35	8.6149	8.6464
Kotak Nifty500 Momentum 50 Index Fund	11-Dec-25	16.92	0.26	74.94	0.52	0.19	8.6707	8.6794
Kotak Nifty200 Value 30 Index Fund	05-Feb-26	11.35	0.26	2.33	0.52	0.21	9.0715	9.0758

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.

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As on 31st March, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Total Expense Ratio (%)	Creation Unit Size [#]		NAV (in Rs. as on 31st Mar, 2026)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty 50 ETF	02-Feb-10	3,092.27	0.02	27.44	0.03	1 Unit	12500 Units and in multiple thereof.	246.0731	34,94,395	NSE Symbol: NIFTY1
Kotak BSE Sensex ETF	06-Jun-08	22.91	0.03	15.91	0.18	1 Unit	50000 Units and in multiple thereof.	78.4374	44,94,999	NSE Symbol: SENSEX1 BSE Scrip Code: 532985
Kotak Nifty PSU Bank ETF	08-Nov-07	2,148.17	0.09	27.05	0.49	1 Unit	5000 Units and in multiple thereof.	785.0817	45,11,308	NSE Symbol: PSUBANK BSE Scrip Code : 590107
Kotak Nifty Bank ETF	04-Dec-14	4,394.97	0.03	57.32	0.15	1 Unit	50000 Units and in multiple thereof. [^]	51.9627	46,34,137	NSE Symbol: BANKNIFTY1 BSE Scrip Code: 590136
Kotak Nifty 50 Value 20 ETF	02-Dec-15	77.11	0.14	36.86	0.14	1 Unit	250000 Units and in multiple thereof. [^]	13.5732	38,80,520	NSE Symbol: NV20
Kotak Nifty IT ETF	02-Mar-21	382.71	0.13	43.36	0.09	1 Unit	100000 Units and in multiple thereof.	31.9820	41,95,322	NSE Symbol: IT
Kotak Nifty Alpha 50 ETF	22-Dec-21	683.50	0.19	180.81	0.30	1 Unit	100000 Units and in multiple thereof.	42.6054	46,69,605	NSE Symbol: ALPHA
Kotak Nifty Midcap 50 ETF	28-Jan-22	166.32	0.07	61.17	0.05	1 Unit	150000 Units and in multiple thereof. [^]	15.2853	59,68,012	NSE Symbol: MIDCAP
Kotak Nifty 100 Low Volatility 30 ETF	23-Mar-22	163.30	0.04	49.40	0.09	1 Unit	200000 Units and in multiple thereof.	19.1199	42,78,770	NSE Symbol: LOWVOL1
Kotak Nifty India Consumption ETF	28-Jul-22	31.13	0.05	27.68	0.10	1 Unit	250000 Units and in multiple thereof. [^]	10.5861	29,42,490	NSE Symbol: CONS

[#]Greater than Rs. 25 Crore- For Large Investors***

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.

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As on 31st March, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover	Total Expense	Creation Unit Size [#]		NAV (in Rs. as on 31st Mar, 2026)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty MNC ETF	05-Aug-22	38.92	0.04	40.99	0.30	1 Unit	150000 Units and in multiple thereof.	28.5017	46,79,234	NSE Symbol: MNC
Kotak MSCI India ETF	19-Feb-25	1,417.76	0.19	95.51	0.40	1 Unit	150000 Units and in multiple thereof.	26.7935	45,28,092	NSE Symbol: MSCIINDIA
Kotak Nifty 100 Equal Weight ETF	24-Feb-25	10.93	0.07	83.48	0.25	1 Unit	100000 Units and in multiple thereof.	29.9848	33,47,247	NSE Symbol: NIFTY100EW
Kotak Nifty Midcap 150 ETF	21-Mar-25	9.81	0.89	662.94	0.10	1 Unit	350000 Units and in multiple thereof	19.7054	76,37,847	NSE Symbol: MID150
Kotak Nifty200 Quality 30 ETF	14-Jul-25	2.32	0.07	207.97	0.25	1 Unit	100000 Units and in multiple thereof.	18.3976	21,22,994	NSE Symbol: Quality30
Kotak Nifty 200 Momentum 30 ETF	10-Oct-25	18.02	0.23	87.66	0.24	1 Unit	100000 Units and in multiple thereof.	27.0448	30,34,668	NSE Symbol: MOMENTUM30
Kotak Nifty Chemicals ETF	12-Nov-25	50.66	0.10	9.96	0.25	1 Unit	50000 Units and in multiple thereof.	24.9522	13,95,380	NSE Symbol: CHEMICAL
Kotak Nifty Next 50 ETF	07-Jan-26	12.20	0.18	17.43	0.07	1 Unit	50000 Units and in multiple thereof.	60.6555	34,06,395	NSE Symbol: NEXT50ETF
Kotak Gold ETF	27-Jul-07	14,115.88	0.38	12.11	0.55	1 Unit	115000 Units and in multiple thereof.	122.1798	1,57,70,719	NSE Symbol: GOLD1 BSE Scrip Code: 590097
Kotak Silver ETF	09-Dec-22	3,319.12	0.66	81.68	0.35	1 Unit	300000 Units and in multiple thereof. [^]	22.5696	96,28,460	NSE Symbol: SILVER1
Kotak Nifty 1D Rate Liquid ETF	24-Jan-23	1,786.30	0.01	-	0.19	1 Unit	100 Units and in multiple thereof.	1097.7297*	-	NSE Symbol: LIQUID1

*Greater than Rs. 25 Crore- For Large Investors***

Disclosures

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- To view details/updated details of the Schemes, periodic updates about the Scheme(s), its portfolio and related disclosures, To view complete and detailed information about the Scheme(s), its asset allocation, investment strategy, etc please refer respective Scheme(s) Scheme information Documents kindly refer our website : <https://www.kotakmf.com/Information/forms-and-downloads>
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

KOTAK MULTI ASSET OMNI FOF

An open-ended fund of fund scheme investing in units of equity-oriented schemes, debt-oriented schemes and commodity-based schemes.

Investment Objective: To generate long term capital appreciation from a portfolio created by investing in units of Equity oriented schemes, Debt oriented schemes and commodity based schemes. However, there is no assurance that the objective of the scheme will be achieved.

Maturity For Debt:

Short	Medium	Long

Volatility
Low
Medium
High

Investment Style For Equity:

Value	GARP	Growth	Size
			Large
			Medium
			Small

Growth at a Reasonable Price

Fund Manager*: Mr. Devender Singhal, Mr. Abhishek Bisen
AAUM: ₹2,356.36 crs
AUM: ₹2,274.14 crs
Benchmark: 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver
Allotment Date: August 9, 2004
Folio Count: 49,832

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹236.4451	₹255.6837
IDCW	₹230.1564	₹251.0832

(as on March 31, 2026)

Ratios

⁵ Beta	1.18
⁵ Sharpe##	0.89
⁵ Standard Deviation	9.99%

Source: ⁵ICRA MFI Explorer

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.39%	0.54%	0.93%
Regular	1.07%	0.54%	1.61%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00% b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

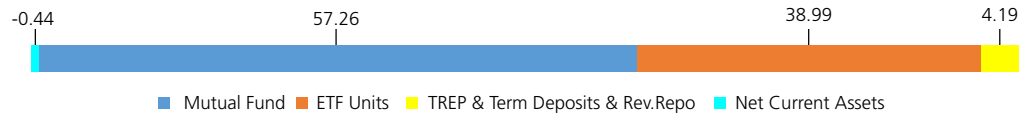
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Kotak Bond Direct Plan Growth	Mutual Fund	4.93
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	11.51	Kotak Quant Fund Growth	Mutual Fund	4.24
KOTAK PSU BANK ETF	ETF Units	8.66	Kotak Transportation & Logistics Fund	Mutual Fund	4.23
Kotak Infrastructure & Economic Reform Fund Direct Growth	Mutual Fund	8.65	Kotak India EQ Contra Fund Direct Growth	Mutual Fund	3.18
Kotak Consumption Fund Growth	Mutual Fund	8.13	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	2.64
Kotak Manufacture In India Fund	Mutual Fund	7.42	Kotak Technology Fund Growth	Mutual Fund	2.28
KOTAK NIFTY IT ETF	ETF Units	7.02	Mutual Fund Units - Total		96.25
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	6.82	Triparty Repo		4.19
Kotak Gilt Fund Direct Growth	Mutual Fund	5.93	Net Current Assets/(Liabilities)		-0.44
KOTAK ACTIVE MOMENTUM FUND DIRECT GROWTH	Mutual Fund	5.63	Grand Total		100.00
KOTAK NIFTY 50 ETF	ETF Units	4.98			

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,46,24,769	26,59,042	14,79,504	8,39,271	4,16,249	1,18,290
Scheme Returns (%)	13.90	15.22	15.91	13.42	9.70	-2.66
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (%)	NA	11.91	11.86	10.51	9.00	-1.85
Alpha*	NA	3.31	4.05	2.90	0.70	-0.81
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (₹)#	NA	22,27,906	12,80,612	7,81,108	4,11,997	1,18,814
Nifty 50 TRI (₹)^	1,11,42,193	21,22,464	11,97,427	6,94,679	3,62,651	1,07,836
Nifty 50 TRI Returns (%)	11.87	10.99	9.97	5.81	0.48	-18.42

Scheme Inception : - August 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Long term capital growth Investment in units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is High 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. ## Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK GOLD FUND

An open ended fund of fund scheme investing in units of Kotak Gold Exchange Traded Fund

Investment Objective: The investment objective of the scheme is to generate returns by investing in units of Kotak Gold Exchange Traded Fund. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar
AAUM:	₹6,665.04 crs
AUM:	₹6,439.18 crs
Benchmark:	Price of Physical Gold
Allotment Date:	March 25, 2011
Folio Count:	2,59,259

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹55.9389	₹59.0710
IDCW	₹55.9378	₹59.0705

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.16%	0.55%	0.71%
Regular	0.50%	0.55%	1.05%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) If redeemed or switched out on or before completion of 15 days from the date of allotment of units-1.00%.

b) If redeemed or switched out after completion of 15 days from the date of allotment of units-NIL.

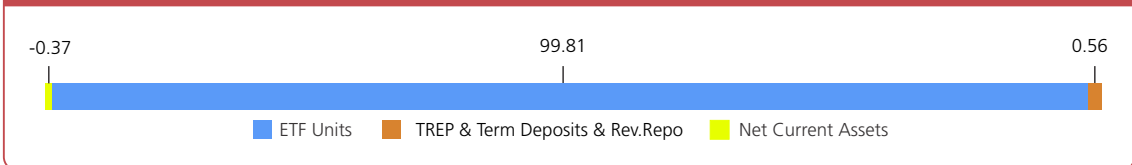
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Triparty Repo		0.56
KOTAK MUTUAL FUND - KOTAK GOLD ETF	Exchange Traded Funds	99.81	Net Current Assets/(Liabilities)		-0.37
Mutual Fund Units - Total		99.81	Grand Total		100.00

SECTOR ALLOCATION (%)



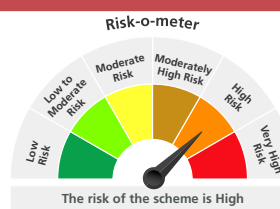
Product Label

This product is suitable for investors who are seeking*:

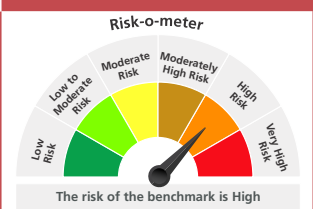
- Returns in line with physical gold over medium to long term, subject to tracking error
- Investment in Kotak Gold ETF

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK SILVER ETF FUND OF FUND

An open ended Fund of Fund scheme investing in units of Kotak Silver ETF

Investment Objective: The investment objective of the scheme is to generate returns by investing in units of Kotak Silver ETF. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Manager*:	Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen
AAUM:	₹947.65 crs
AUM:	₹891.43 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	March 31, 2023
Folio Count:	1,00,027

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹30.1043	₹30.5181

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.24%	0.35%	0.59%
Regular	0.70%	0.35%	1.05%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

IDCW Frequency

Not Applicable since IDCW is not applicable

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemption/switch- out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. b) For redemption/switch- out of units after 30 days from the date of allotment: NIL

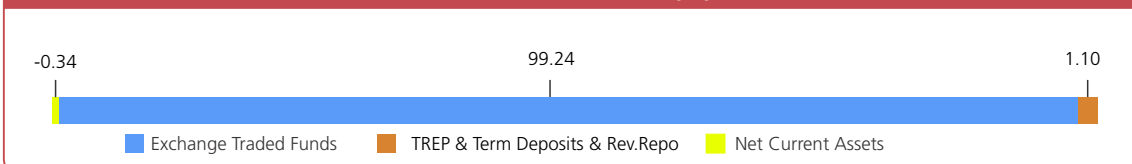
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Triparty Repo		1.10
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	99.24	Net Current Assets/(Liabilities)		-0.34
Mutual Fund Units - Total		99.24	Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

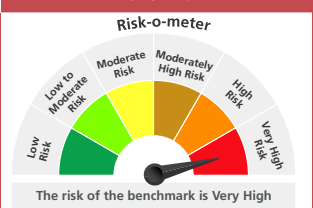
- Long-term capital appreciation
- An open-ended Fund of Funds scheme with the primary objective of generating returns by investing in units of Kotak Silver ETF.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK INCOME PLUS ARBITRAGE OMNI FOF

An open-ended fund of fund scheme predominantly investing in debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund.

Investment Objective: To generate long-term capital appreciation from a portfolio created by investing in debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund. However, there is no assurance that the investment objective of the scheme will be realized.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹7,606.18 crs
AUM: ₹7,699.44 crs
Benchmark: Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)
Allotment Date: November 17, 2022
Folio Count: 9,772

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.7925	₹12.8534
IDCW	₹12.7923	₹12.8536

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.07%	0.38%	0.45%
Regular	0.32%	0.38%	0.70%

Debt Quant

Average Maturity [§]	2.63 yrs
Modified Duration [§]	1.94 yrs
Macaulay Duration [§]	2.04 yrs
Annualised YTM*	7.58%

*in case of semi annual YTM, it will be annualized.

§ Only for Debt Portion

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

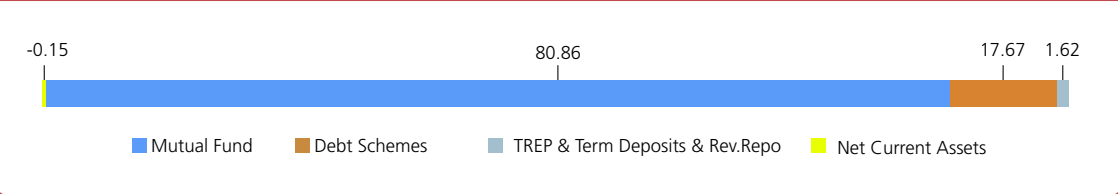
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

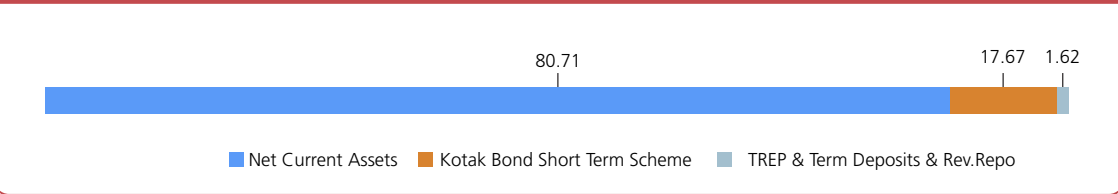
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Kotak Arbitrage Fund Direct Plan Growth	Mutual Fund	36.83
Kotak Corporate Bond Fund Direct Growth	Mutual Fund	31.52
Kotak Bond Short Term Scheme	Mutual Fund	17.67
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	8.70
Kotak Money Market Fund Direct Growth	Mutual Fund	1.30
Kotak Bond Direct Plan Growth	Mutual Fund	0.83
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund Direct Plan Growth	Mutual Fund	0.67
KOTAK CRISILIBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND DIRECT GROWTH	Mutual Fund	0.67
KOTAK CRISIL IBX AAA FINANCIAL SERVICES INDEX SEP 2027 FUND DIRECT GROWTH	Mutual Fund	0.33
Kotak Gilt Fund Direct Growth	Mutual Fund	0.01
Mutual Fund Units - Total		98.53
Triparty Repo		1.62
Net Current Assets/(Liabilities)		-0.15
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)

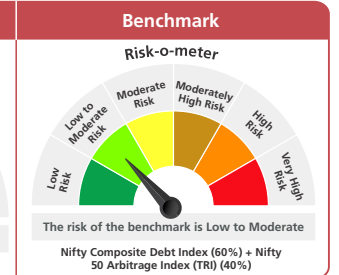
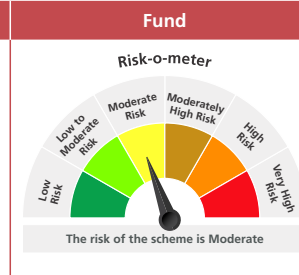


Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- An open-ended fund of fund scheme predominantly investing in debt oriented mutual schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK GOLD SILVER PASSIVE FOF

An open-ended fund of fund scheme investing in units of Kotak Gold ETF and Kotak Silver ETF.

Investment Objective: To generate long-term capital appreciation from a portfolio created by investing in units of Kotak Gold ETF & Kotak Silver ETF. However, there is no assurance that the investment objective of the scheme will be realized.

Fund Manager*: Mr. Rohit Tandon, Mr. Abhishek Bisen
AAUM: ₹1,036.67 crs
AUM: ₹984.23 crs
Benchmark: Domestic Price of Gold and Silver.
Allotment Date: October 28, 2025
Folio Count: 1,02,079

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.9178	₹14.9349

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.16%	0.44%	0.60%
Regular	0.45%	0.44%	0.89%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil (applicable for all plans)

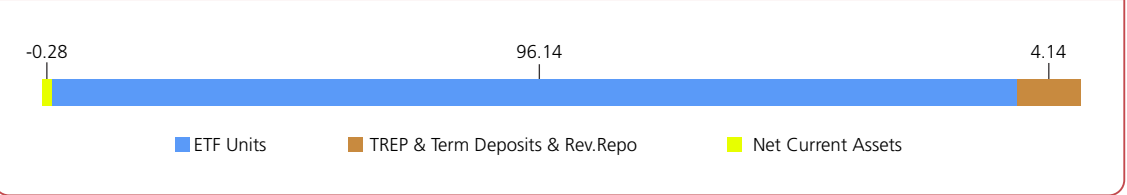
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	53.25
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	42.89
Mutual Fund Units - Total		96.14
Triparty Repo		4.14
Net Current Assets/(Liabilities)		-0.28
Grand Total		100.00

ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

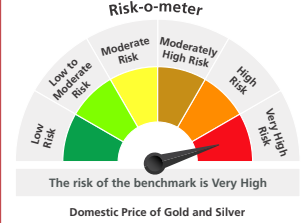
- Long term capital growth
- To generate long-term capital appreciation from a portfolio created by investing in units of Kotak Gold ETF & Kotak Silver ETF

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. The scheme has not completed 6 month since inception

KOTAK MULTI FACTOR PASSIVE FOF

An open-ended fund of fund scheme investing in units of factor-based equity ETFs.

Investment Objective: To generate long-term capital appreciation from a portfolio created by investing in units of factor-based equity ETFs. However, there is no assurance that the investment objective of the scheme will be realized.

Fund Manager*: Mr. Rohit Tandon, Mr. Abhishek Bisen

AAUM: ₹16.15 crs

AUM: ₹17.66 crs

Benchmark: Nifty 500 TRI

Allotment Date: March 20, 2026

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.9625	₹9.9632

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.34%	0.21%	0.55%
Regular	0.34%	0.21%	0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

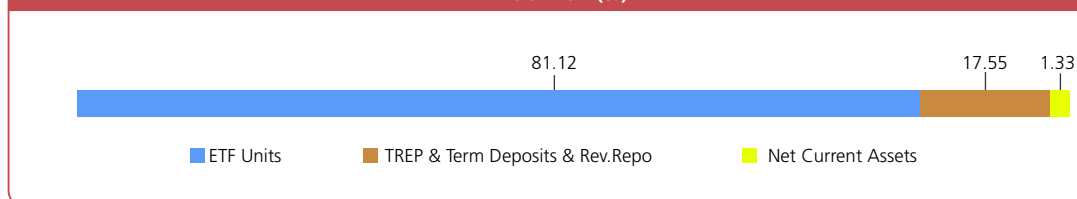
Exit Load: Nil (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK NIFTY 200 MOMENTUM 30 ETF	ETF Units	65.15
KOTAK NIFTY 100 LOW VOLATILITY 30 ETF	ETF Units	15.97
Mutual Fund Units - Total		81.12
Triparty Repo		17.55
Net Current Assets/(Liabilities)		1.33
Grand Total		100.00

ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

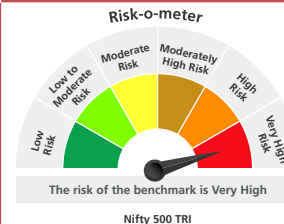
- Long term capital growth
- An open-ended Fund of Fund scheme investing in units of factor-based equity ETFs

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. An addendum may be issued or updated on the website for new riskometer.

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. The scheme has not completed 6 month since inception

KOTAK GLOBAL EMERGING MARKET OVERSEAS EQUITY OMNI FOF

An open ended fund of fund scheme investing in overseas mutual fund schemes investing in global emerging markets.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

Growth at a Reasonable Price

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation by investing in an overseas mutual fund scheme that invests in a diversified portfolio of securities as prescribed by SEBI from time to time in global emerging markets. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹902.51 crs
AUM:	₹935.28 crs
Benchmark:	MSCI Emerging Market index TRI
Allotment Date:	September 26, 2007
Folio Count:	36,605

Minimum Investment Amount Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹32.2382	₹35.0837
IDCW	₹32.2405	₹35.2318

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.99%	0.72%	1.71%
Regular	1.62%	0.72%	2.34%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 10% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%. b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Data as on 31st March, 2026 unless otherwise specified.

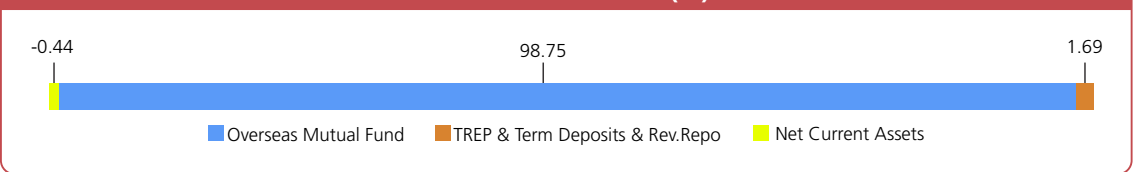
Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Net Current Assets/(Liabilities)		
CI Emerging Markets Fund I - 974	Overseas Mutual Fund	98.75			-0.44
Mutual Fund Units - Total			Grand Total		
			100.00		
Triparty Repo					
			1.69		

For viewing detailed portfolio of CI Emerging Markets Fund on desktop please visit: www.kotakmf.com>> Forms & Downloads>>Portfolios>>CI Emerging Markets Fund

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

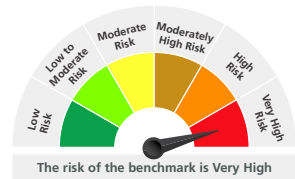
Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK INTERNATIONAL REIT OVERSEAS EQUITY OMNI FOF

An open ended fund of fund scheme investing in units of SMAM ASIA REIT Sub Trust fund and/or other similar overseas REIT funds.

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust fund and/or other similar overseas REIT funds. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Arjun Khanna

AAUM: ₹100.88 crs

AUM: ₹98.00 crs

Benchmark: S&P Asia Pacific ex Japan REIT TRI

Allotment Date: December 29, 2020

Folio Count: 8,698

Minimum Investment Amount Initial & Additional Investment

- ₹100 and any amount thereafter
- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.8581	₹11.3811
IDCW	₹10.8582	₹11.3810

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.51%	0.70%	1.21%
Regular	1.36%	0.70%	2.06%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%. b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

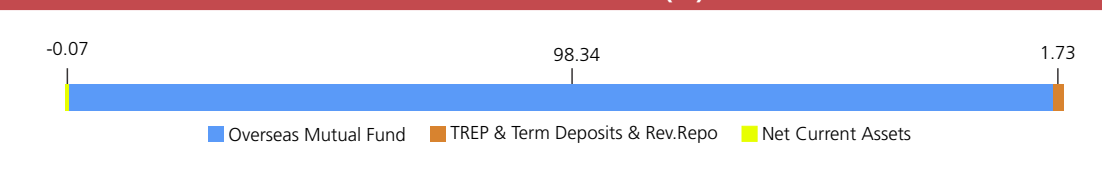
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
SMAM ASIA REIT Sub Trust	Overseas Mutual Fund	98.34
Mutual Fund Units - Total		98.34
Triparty Repo		1.73
Net Current Assets/(Liabilities)		-0.07
Grand Total		100.00

SECTOR ALLOCATION (%)

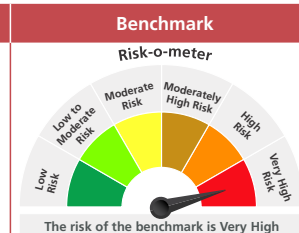
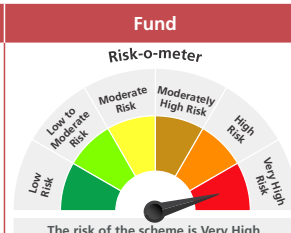


Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Long term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust Fund and/or other similar overseas REIT funds.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK US SPECIFIC EQUITY PASSIVE FOF

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 TRI. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna & Mr. Abhishek Bisen
AAUM:	₹3,686.04 crs
AUM:	₹3,592.01 crs
Benchmark:	NASDAQ 100 Index TRI
Allotment Date:	February 2, 2021
Folio Count:	45,080

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹21.9894	₹22.4323

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.24%	0.30%	0.54%
Regular	0.61%	0.30%	0.91%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 31st March, 2026 unless otherwise specified.

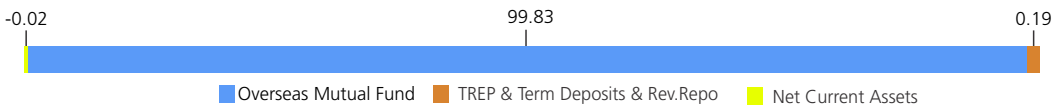
Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Net Current Assets/(Liabilities)		
			-0.02		
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	99.83	Grand Total		100.00
Mutual Fund Units - Total			99.83		
Triparty Repo			0.19		

For viewing detailed portfolio of Ishares NASDAQ 100 UCITS ETF USD on desktop please visit: <https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf>

SECTOR ALLOCATION (%)



Product Label

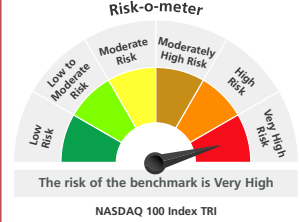
This product is suitable for investors who are seeking*:

- Long term capital growth
 - Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error.
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK GLOBAL INNOVATION OVERSEAS EQUITY OMNI FOF

An open ended fund of fund investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs

Investment Objective: The primary investment objective of the scheme is to provide long-term capital appreciation by investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs. The Scheme may, at the discretion of the Investment Manager, also invest in the units/ shares of any other similar overseas mutual fund schemes/ETFs. It shall be noted 'similar overseas mutual fund schemes/ETFs' shall have investment objective, investment strategy, asset allocation and risk profile/consideration similar to those of Wellington Global Innovation Fund. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹604.61 crs
AUM:	₹604.91 crs
Benchmark:	MSCI All Country World Index (TRI)
Allotment Date:	July 29, 2021
Folio Count:	40,117

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.2747	₹12.9773
IDCW	₹12.275	₹12.9755

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.49%	0.78%	1.27%
Regular	1.59%	0.78%	2.37%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemptions or switched out within 1 year from the date of allotment of units, irrespective of the amount of investment- 1.00% b) For redemptions or switched out after 1 year from the date of allotment of units, irrespective of the amount of investment- NIL

Data as on 31st March, 2026 unless otherwise specified.

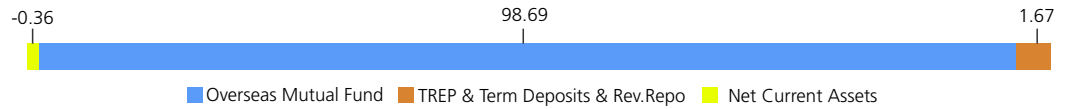
Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Wellington Global Innovation S USD ACC	Overseas Mutual Fund	88.13
Geninnov Global Master Fund	Overseas Mutual Fund	10.56
Mutual Fund Units - Total		98.69
Triparty Repo		1.67
Net Current Assets/(Liabilities)		-0.36
Grand Total		100.00

<https://www.kotakmf.com/Information/forms-and-downloads>

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,70,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	7,68,792	4,48,553	1,26,184
Scheme Returns (%)	12.61	14.88	9.81
MSCI All Country World Index TRI (%)	18.78	21.79	19.51
Alpha*	-6.17	-6.91	-9.70
MSCI All Country World Index TRI (₹)#	8,86,856	4,94,229	1,32,137
Nifty 50 TRI (₹)^	6,46,621	3,62,469	1,07,793
Nifty 50 TRI (%)	5.27	0.45	-18.50

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital growth Investment in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>MSCI All Country World Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

Scheme Inception : - July 29, 2021. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

KOTAK QUALITY OVERSEAS EQUITY OMNI FOF

An open ended fund of fund investing in units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme.

Investment Objective: The Investment Objective of the scheme is to generate long-term capital appreciation by investing in units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme. However, there is no assurance that the objective of the scheme will be achieved

Fund Manager*:	Mr. Arjun Khanna, Mr. Abhishek Bisen
AAUM:	₹57.93 crs
AUM:	₹58.02 crs
Benchmark:	MSCI World Index TRI
Allotment Date:	March 25, 2026

Minimum Investment Amount

Initial & Additional Investment

- ₹1000 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 (Subject to a minimum of 2 SIP instalments of at least Rs. 500/- each)

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.0134	₹10.0146
IDCW	₹10.0134	₹10.0146

(as on March 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.50%	0.55%	1.05%
Regular	1.16%	0.55%	1.71%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemptions/switch outs within 90 days from the date of allotment - 1%
b) For redemptions/switch outs after 90 days from the date of allotment - NIL

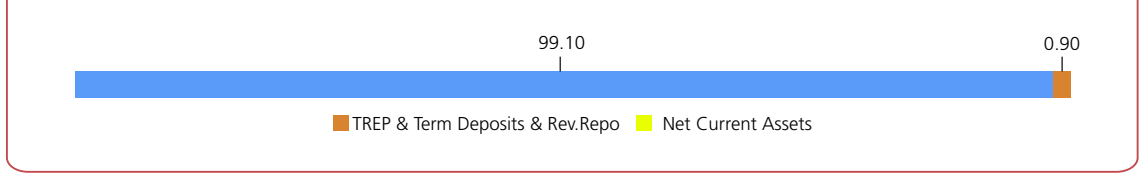
Data as on 31st March, 2026 unless otherwise specified.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Triparty Repo		99.10
Net Current Assets/(Liabilities)		0.90
Grand Total		100.00

<https://www.kotakmf.com/Information/forms-and-downloads>

SECTOR ALLOCATION (%)

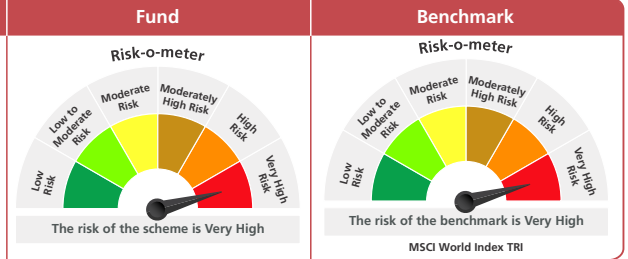


Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- An open-ended fund of fund scheme investing in Units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality theme

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. An addendum may be issued or updated on the website for new riskometer.

*For Fund Manager experience, please refer page 160-164 & 179-183. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. The scheme has not completed 6 month since inception

KOTAK NIFTY 50 ETF

An open ended scheme replicating/ tracking Nifty 50 index
NSE Symbol - NIFTY1 • BSE Scrip Code - 537708

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the Nifty 50 subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*

Mr. Satish Dondapati
Mr. Jeetu Valechha
Sonar

AAUM: ₹3,172.73 crs

AUM: ₹3,092.27 crs

Benchmark: Nifty 50 TRI

Allotment Date: February 2, 2010

Folio Count: 46,002

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹246.0731

Ratios

Portfolio Turnover	27.44%
Tracking Error	0.02%

Total Expense Ratio**

0.03%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

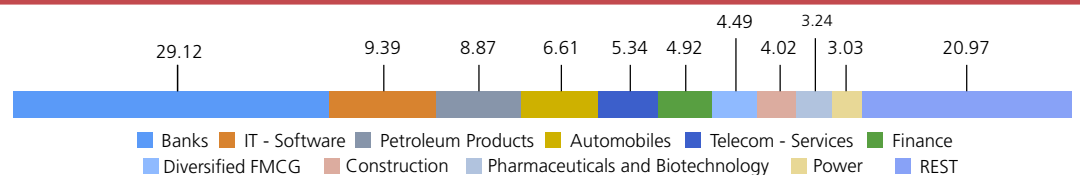
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks			
HDFC Bank Ltd.	10.94	JSW Steel Ltd.	1.03
ICICI Bank Ltd.	8.42	Consumer Durables	2.55
STATE BANK OF INDIA	3.97	Titan Company Ltd.	1.59
Axis Bank Ltd.	3.25	Asian Paints Ltd.	0.96
KOTAK MAHINDRA BANK LTD.	2.54	Retailing	2.32
IT - Software	9.39	ETERNAL LIMITED	1.61
Infosys Ltd.	4.28	Trent Ltd	0.71
Tata Consultancy Services Ltd.	2.35	Cement and Cement Products	2.19
HCL Technologies Ltd.	1.38	Ultratech Cement Ltd.	1.24
Tech Mahindra Ltd.	0.86	Grasim Industries Ltd.	0.95
Wipro Ltd.	0.52	Healthcare Services	1.45
Petroleum Products	8.87	Apollo Hospitals Enterprises Ltd.	0.75
RELIANCE INDUSTRIES LTD.	8.87	MAX HEALTHCARE INSTITUTE LTD.	0.70
Automobiles	6.61	Aerospace and Defense	1.40
Mahindra & Mahindra Ltd.	2.58	Bharat Electronics Ltd.	1.40
Maruti Suzuki India Limited	1.58	Insurance	1.40
Bajaj Auto Ltd.	0.95	SBI Life Insurance Company Ltd	0.78
Eicher Motors Ltd.	0.89	HDFC Life Insurance Company Ltd.	0.62
TATA MOTORS PASSENGER VEHICLES LTD.	0.61	Non - Ferrous Metals	1.25
Telecom - Services	5.34	Hindalco Industries Ltd	1.25
Bharti Airtel Ltd	5.34	Oil	1.08
Finance	4.92	Oil & Natural Gas Corporation Ltd.	1.08
BAJAJ FINANCE LTD.	2.09	Consumable Fuels	1.00
SHRIRAM FINANCE LTD.	1.19	Coal India Ltd.	1.00
Bajaj Finserv Ltd.	0.92	Transport Infrastructure	0.95
JIO FINANCIAL SERVICES LTD	0.72	Adani Port and Special Economic Zone Ltd.	0.95
Diversified FMCG	4.49	Transport Services	0.87
ITC Ltd.	2.71	Inter Globe Aviation Ltd	0.87
Hindustan Unilever Ltd.	1.78	Food Products	0.82
Construction	4.02	NESTLE INDIA LTD.	0.82
Larsen And Toubro Ltd.	4.02	Agricultural Food and other Product	0.65
Pharmaceuticals and Biotechnology	3.24	Tata Consumer Products Ltd	0.65
Sun Pharmaceuticals Industries Ltd.	1.82	Metals and Minerals Trading	0.45
DR REDDYS LABORATORIES LTD.	0.75	Adani Enterprises Ltd.	0.45
Cipla Ltd.	0.67	Equity & Equity related - Total	99.99
Power	3.03	Net Current Assets/(Liabilities)	0.01
NTPC LTD	1.72	Grand Total	100.00
Power Grid Corporation Of India Ltd.	1.31		
Ferrous Metals	2.58		
Tata Steel Ltd.	1.55		

SECTOR ALLOCATION (%)



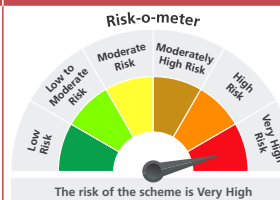
Product Label

This product is suitable for investors who are seeking*:

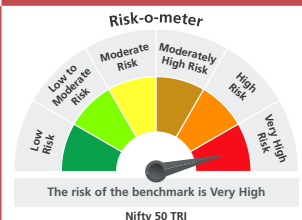
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK BSE SENSEX ETF

An open ended scheme replicating / tracking BSE Sensex Index
 • NSE Symbol - SENSEX1 • BSE Scrip Code - 532985

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the BSE Sensex TRI subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Jeetu Valechha
Sonar
AAUM: ₹23.68 crs
AUM: ₹22.91 crs
Benchmark: BSE SENSEX TRI
Allotment Date: June 6, 2008
Folio Count: 5,065

Minimum Investment Amount
 Through Exchange: 1 Unit,
 Through AMC: Greater than
 Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
 • 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)
 ₹78.4374

Ratios

Portfolio Turnover	15.91%
Tracking Error	0.03%

Total Expense Ratio**
 0.18%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.
Exit Load: Nil.

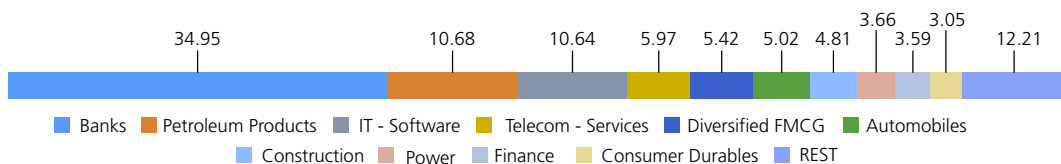
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Power Grid Corporation Of India Ltd.	1.59
Banks	34.95	Finance	3.59
HDFC Bank Ltd.	13.09	BAJAJ FINANCE LTD.	2.52
ICICI Bank Ltd.	10.13	Bajaj Finserv Ltd.	1.07
STATE BANK OF INDIA	4.78	Consumer Durables	3.05
Axis Bank Ltd.	3.90	Titan Company Ltd.	1.90
KOTAK MAHINDRA BANK LTD.	3.05	Asian Paints Ltd.	1.15
Petroleum Products	10.68	Retailing	2.77
RELIANCE INDUSTRIES LTD.	10.68	ETERNAL LIMITED	1.92
IT - Software	10.64	Trent Ltd	0.85
Infosys Ltd.	5.12	Pharmaceuticals and Biotechnology	2.23
Tata Consultancy Services Ltd.	2.81	Sun Pharmaceuticals Industries Ltd.	2.23
HCL Technologies Ltd.	1.67	Ferrous Metals	1.86
Tech Mahindra Ltd.	1.04	Tata Steel Ltd.	1.86
Telecom - Services	5.97	Aerospace and Defense	1.69
Bharti Airtel Ltd	5.97	Bharat Electronics Ltd.	1.69
Diversified FMCG	5.42	Cement and Cement Products	1.49
ITC Ltd.	3.26	Ultratech Cement Ltd.	1.49
Hindustan Unilever Ltd.	2.16	Transport Infrastructure	1.14
Automobiles	5.02	Adani Port and Special Economic Zone Ltd.	1.14
Mahindra & Mahindra Ltd.	3.11	Transport Services	1.04
Maruti Suzuki India Limited	1.91	Inter Globe Aviation Ltd	1.04
Construction	4.81	Equity & Equity related - Total	100.01
Larsen And Toubro Ltd.	4.81	Net Current Assets/(Liabilities)	-0.01
Power	3.66	Grand Total	100.00
NTPC LTD	2.07		

SECTOR ALLOCATION (%)

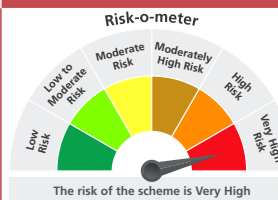


Product Label

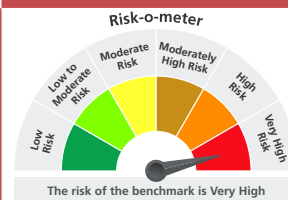
This product is suitable for investors who are seeking*:

- Long term capital growth
 - Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com
 *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.
 For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK NIFTY PSU BANK ETF

An open ended scheme replicating/ tracking Nifty PSU Bank index
 • NSE Symbol - PSUBANK • BSE Scrip Code - 590107

Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of Nifty PSU Bank Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Jeetu Valechha
Sonar
AAUM: ₹2,381.81 crs
AUM: ₹2,148.17 crs
Benchmark: Nifty PSU Bank Index TRI
Allotment Date: November 8, 2007
Folio Count: 15,672

Minimum Investment Amount
 Through Exchange: 1 Unit,
 Through AMC: Greater than
 Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
 • 5 years & above
Net Asset Value (NAV) (as on March 31, 2026)
 ₹785.0817

Ratios

Portfolio Turnover	27.05%
Tracking Error	0.09%

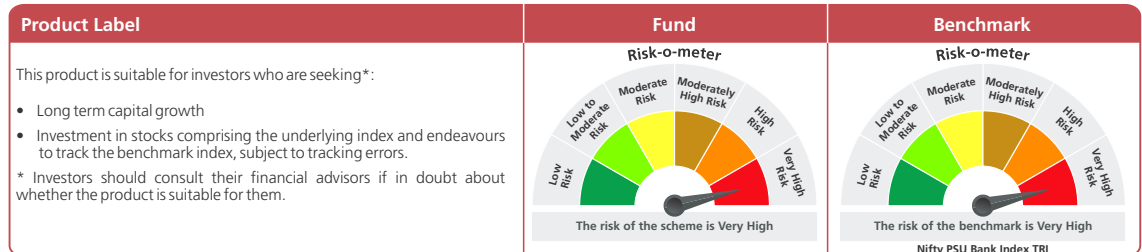
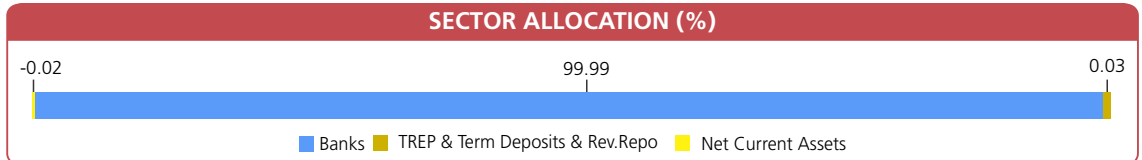
Total Expense Ratio**
 0.49%

Available Plans/Options
 The Scheme does not offer any Plans.
 Options - Payout of Income Distribution cum Capital Withdrawal (IDCW).

Load Structure
Entry Load: Nil.
Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.
Folio Count data as on 28th February 2026.

PORTFOLIO					
Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related			Indian Overseas Bank	Banks	1.36
STATE BANK OF INDIA	Banks	33.28	Central Bank Of India	Banks	0.91
Bank Of Baroda	Banks	13.67	UCO Bank	Banks	0.76
CANARA BANK	Banks	12.39	Punjab & Sind Bank	Banks	0.27
PUNJAB NATIONAL BANK	Banks	10.32	Equity & Equity related - Total		99.99
UNION BANK OF INDIA	Banks	9.45	Triparty Repo		0.03
INDIAN BANK	Banks	8.90	Net Current Assets/(Liabilities)		-0.02
BANK OF INDIA	Banks	4.96	Grand Total		100.00
BANK OF MAHARASHTRA	Banks	3.72			



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com
 *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. For last three IDCW, please refer page no 184-187.

KOTAK NIFTY BANK ETF

An open ended scheme replicating / tracking Nifty Bank index
 • NSE Symbol - BANKNIFTY1 • BSE Scrip Code - 590136

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty Bank Index subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Jeetu Valechha
Sonar
AAUM: ₹5,546.79 crs
AUM: ₹4,394.97 crs
Benchmark: Nifty Bank Index TRI
Allotment Date: December 04, 2014
Folio Count: 30,311

Minimum Investment Amount
 Through Exchange: 1 Unit,
 Through AMC: Greater than
 Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
 • 5 years & above
Net Asset Value (NAV)
 Payout of IDCW ₹51.9627
 (as on March 31, 2026)

Ratios

Portfolio Turnover	57.32%
Tracking Error	0.03%

Total Expense Ratio**
 0.15%

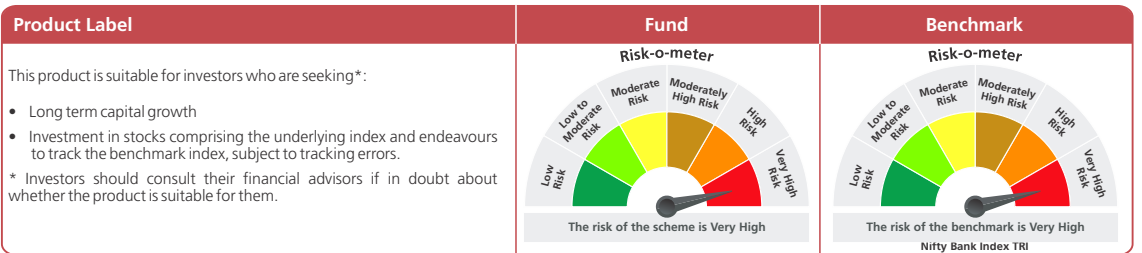
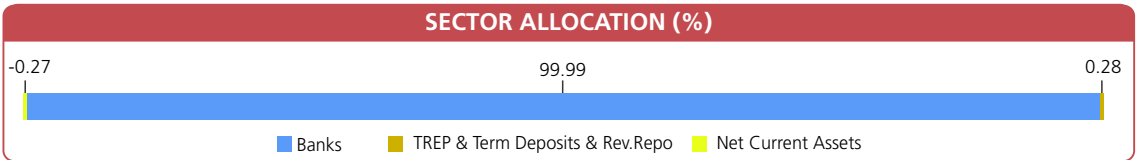
Available Plans/Options
 The Scheme does not offer any Plans.
 Options - Payout of Income Distribution cum Capital Withdrawal (IDCW).

IDCW Frequency
 Trustee's Discretion

Load Structure
Entry Load: Nil.
Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.
Folio Count data as on 28th February 2026.

PORTFOLIO		
Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related		
HDFC Bank Ltd.	Banks	19.00
ICICI Bank Ltd.	Banks	14.11
Axis Bank Ltd.	Banks	10.01
STATE BANK OF INDIA	Banks	9.94
KOTAK MAHINDRA BANK LTD.	Banks	9.73
FEDERAL BANK LTD.	Banks	6.18
IndusInd Bank Ltd.	Banks	4.80
AU Small Finance Bank Ltd.	Banks	4.49
Bank Of Baroda	Banks	4.45
CANARA BANK	Banks	4.06
IDFC First Bank Limited	Banks	3.80
PUNJAB NATIONAL BANK	Banks	3.38
UNION BANK OF INDIA	Banks	3.09
YES BANK LTD	Banks	2.95
Equity & Equity related - Total		99.99
Triparty Repo		0.28
Net Current Assets/(Liabilities)		-0.27
Grand Total		100.00



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com
 *For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY 50 VALUE 20 ETF

An open ended scheme replicating / tracking Nifty 50 Value 20 index
NSE Symbol - NV20

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty 50 Value 20 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Jeetu Valechha
Sonar
AAUM: ₹80.21 crs
AUM: ₹77.11 crs
Benchmark: Nifty 50 Value 20
Index TRI
Allotment Date: December 2, 2015
Folio Count: 13,178

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹13.5732

Ratios

Portfolio Turnover	36.86%
Tracking Error	0.14%

Total Expense Ratio**

0.14%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil.

Exit Load: Nil.

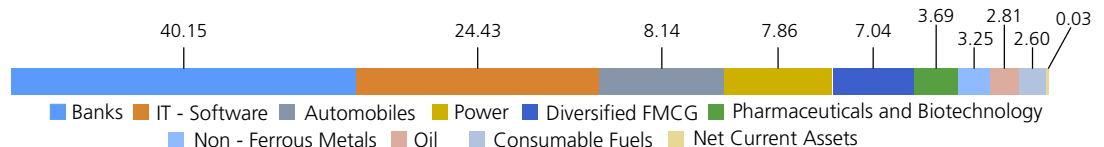
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	40.15	NTPC LTD	4.46
Banks	14.76	Power Grid Corporation Of India Ltd.	3.40
ICICI Bank Ltd.	10.32	Diversified FMCG	7.04
STATE BANK OF INDIA	8.46	ITC Ltd.	7.04
Axis Bank Ltd.	6.61	Pharmaceuticals and Biotechnology	3.69
KOTAK MAHINDRA BANK LTD.	2.23	DR REDDYS LABORATORIES LTD.	1.94
IT - Software	24.43	Cipla Ltd.	1.75
Infosys Ltd.	11.13	Non - Ferrous Metals	3.25
Tata Consultancy Services Ltd.	6.12	Hindalco Industries Ltd	3.25
HCL Technologies Ltd.	3.59	Oil	2.81
Tech Mahindra Ltd.	2.23	Oil & Natural Gas Corporation Ltd.	2.81
Wipro Ltd.	1.36	Consumable Fuels	2.60
Automobiles	8.14	Coal India Ltd.	2.60
Maruti Suzuki India Limited	4.10	Equity & Equity related - Total	99.97
Bajaj Auto Ltd.	2.47	Net Current Assets/(Liabilities)	0.03
TATA MOTORS PASSENGER VEHICLES LTD.	1.57	Grand Total	100.00
Power	7.86		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund

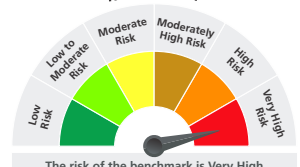
Risk-o-meter



The risk of the scheme is Very High

Benchmark

Risk-o-meter



The risk of the benchmark is Very High

Nifty 50 Value 20 Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY IT ETF

An open ended scheme replicating/ tracking NIFTY IT Index
NSE Symbol - IT

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY IT Index and to generate returns that are commensurate with the performance of the NIFTY IT Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Jeetu Valechha
Sonar
AAUM: ₹385.75 crs
AUM: ₹382.71 crs
Benchmark: NIFTY IT TRI
Allotment Date: March 2, 2021
Folio Count: 32,297

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹31.9820

Ratios

Portfolio Turnover	43.36%
Tracking Error	0.13%

Total Expense Ratio**

0.09%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

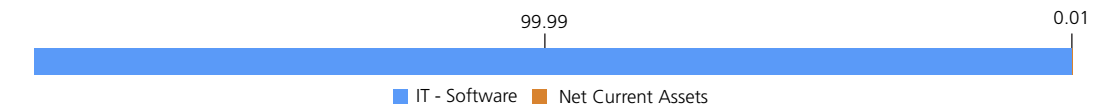
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	99.99	COFORGE LIMITED	4.56
IT - Software	29.22	LTIMINDTREE LIMITED	4.53
Infosys Ltd.	20.62	Mphasis Ltd	3.31
Tata Consultancy Services Ltd.	12.12	ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.95
HCL Technologies Ltd.	10.69	Equity & Equity related - Total	99.99
Tech Mahindra Ltd.	6.53	Net Current Assets/(Liabilities)	0.01
Wipro Ltd.	6.46	Grand Total	100.00
PERSISTENT SYSTEMS LIMITED			

SECTOR ALLOCATION (%)



Product Label

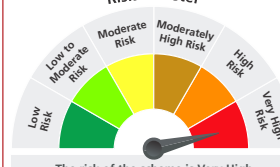
This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund

Risk-o-meter



The risk of the scheme is Very High

Benchmark

Risk-o-meter



The risk of the benchmark is Very High

NIFTY IT TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY ALPHA 50 ETF

An open ended scheme replicating / tracking NIFTY Alpha 50 Index
NSE Symbol - ALPHA

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY Alpha 50 Index and to generate returns that are commensurate with the performance of the NIFTY Alpha 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹704.82 crs

AUM: ₹683.50 crs

Benchmark: NIFTY Alpha 50 Index TRI

Allotment Date: December 22, 2021

Folio Count: 90,575

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹42.6054

Ratios

Portfolio Turnover	180.81%
Tracking Error	0.19%

Total Expense Ratio**

0.30%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

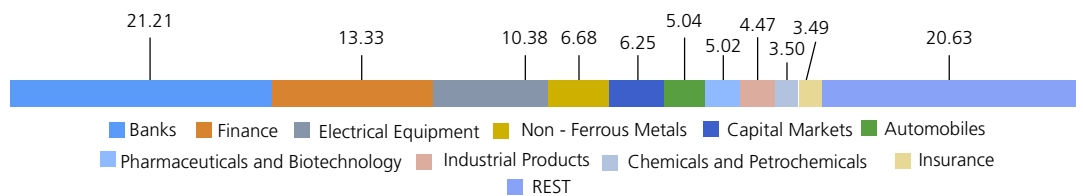
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Cummins India Ltd.	2.23
Banks	21.21	Chemicals and Petrochemicals	3.50
KARUR VYSYA BANK LTD.	2.83	Navin Fluorine International Ltd.	2.04
RBL Bank Ltd	2.78	SOLAR INDUSTRIES INDIA LIMITED	1.46
INDIAN BANK	2.57	Insurance	3.49
CANARA BANK	2.50	Max Financial Services Ltd.	2.34
BANK OF INDIA	2.20	SBI Life Insurance Company Ltd	1.15
UNION BANK OF INDIA	2.12	Aerospace and Defense	2.72
FEDERAL BANK LTD.	2.10	Bharat Electronics Ltd.	2.25
STATE BANK OF INDIA	2.06	BHARAT DYNAMICS LTD	0.47
AU Small Finance Bank Ltd.	2.05	Agricultural, Commercial and Construction Vehicles	2.53
Finance	13.33	ASHOK LEYLAND LTD.	2.53
Aditya Birla Capital Ltd.	3.03	Equity & Equity related - Total	
L&T FINANCE HOLDINGS LTD	2.73	DELHIVERY LTD	2.26
SHRIRAM FINANCE LTD.	1.81	Auto Components	2.21
Muthoot Finance Ltd	1.67	Bharat Forge Ltd.	2.21
IIFL Finance Ltd	1.54	Healthcare Services	2.19
POONAWALLA FINCORP LTD.	1.52	Fortis Healthcare India Ltd	1.53
Manappuram Finance Ltd	1.03	Narayana Hrudayalaya Ltd.	0.66
Electrical Equipment	10.38	Diversified Metals	2.14
GE VERNOVA T&D INDIA LIMITED	4.66	Vedanta Ltd.	2.14
HITACHI ENERGY INDIA LIMITED	3.34	Retailing	1.89
Apar Industries Limited	2.38	FSN E-COMMERCE VENTURES LTD.	1.89
Non - Ferrous Metals	6.68	Financial Technology (Fintech)	1.26
HINDUSTAN COPPER LTD.	3.94	ONE 97 COMMUNICATIONS LTD.	1.26
NATIONAL ALUMINIUM COMPANY LTD	2.74	Power	1.10
Capital Markets	6.25	ADANI POWER LTD.	1.10
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.40	Consumer Durables	0.96
BSE LTD.	1.77	AMBER ENTERPRISES INDIA LTD.	0.96
HDFC Asset Management Company Ltd.	1.08	Beverages	0.75
Automobiles	5.04	Radico Khaitan Ltd.	0.75
TVS Motors Company Ltd	2.01	Commercial Services and Supplies	0.49
Eicher Motors Ltd.	1.89	Redington India Ltd	0.49
Mahindra & Mahindra Ltd.	0.61	Equity & Equity related - Total	99.87
Maruti Suzuki India Limited	0.53	Triparty Repo	1.24
Pharmaceuticals and Biotechnology	5.02	Net Current Assets/(Liabilities)	-1.11
Laurus Labs Ltd.	2.87	Grand Total	100.00
Glenmark Pharmaceuticals Ltd	2.15		
Industrial Products	4.47		
Polycab India Ltd.	2.24		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

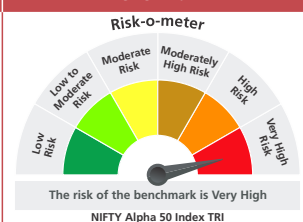
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY MIDCAP 50 ETF

An open ended scheme replicating / tracking NIFTY Midcap 50 Index
NSE Symbol - MIDCAP

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY Midcap 50 Index and to generate returns that are commensurate with the performance of the NIFTY Midcap 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹171.81 crs

AUM: ₹166.32 crs

Benchmark: Nifty Midcap 50 TRI

Allotment Date: January 28, 2022

Folio Count: 18,403

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹15.2853

Ratios

Portfolio Turnover	61.17%
Tracking Error	0.07%

Total Expense Ratio**

0.05%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

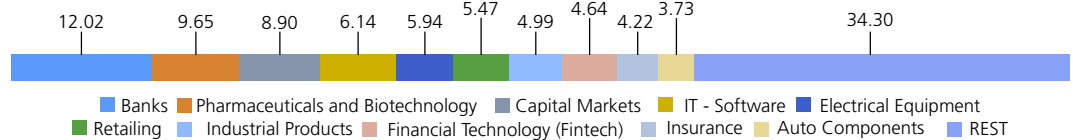
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks			
FEDERAL BANK LTD.	12.02	DIXON TECHNOLOGIES INDIA LTD.	3.65
IndusInd Bank Ltd.	3.33	Havells India Ltd.	2.08
AU Small Finance Bank Ltd.	2.59	Realty	3.60
IDFC First Bank Limited	2.49	PHOENIX MILLS LTD.	1.47
YES BANK LTD	2.03	GODREJ PROPERTIES LIMITED	1.14
Pharmaceuticals and Biotechnology	9.65	PRESTIGE ESTATES PROJECTS LIMITED	0.99
Lupin Ltd.	2.93	Automobiles	3.43
Laurus Labs Ltd.	2.02	Hero MotoCorp Ltd.	3.43
Aurobindo Pharma Ltd.	1.90	Telecom - Services	2.82
Alkem Laboratories Ltd.	1.62	Indus Towers Ltd.	2.82
MANKIND PHARMA LTD	1.18	Personal Products	2.49
Capital Markets	8.90	Dabur India Ltd.	1.26
BSE LTD.	5.72	Colgate Palmolive (India) Ltd.	1.23
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.18	Agricultural, Commercial and Construction Vehicles	2.30
IT - Software	6.14	ASHOK LEYLAND LTD.	2.30
PERSISTENT SYSTEMS LIMITED	2.77	Healthcare Services	2.16
COFORGE LIMITED	1.95	Fortis Healthcare India Ltd	2.16
Mphasis Ltd	1.42	Agricultural Food and other Product	2.03
Electrical Equipment	5.94	Marico Ltd.	2.03
SUZLON ENERGY LTD.	2.51	Chemicals and Petrochemicals	1.85
Bharat Heavy Electricals Ltd.	1.87	SRF Ltd.	1.85
WAAREE ENERGIES LIMITED	1.56	Petroleum Products	1.68
Retailing	5.47	HINDUSTAN PETROLEUM CORPORATION LTD	1.68
INFO EDGE (INDIA) LTD.	1.93	Fertilizers and Agrochemicals	1.66
SWIGGY LTD	1.86	UPL Ltd	1.66
FSN E-COMMERCE VENTURES LTD.	1.68	Transport Infrastructure	1.58
Industrial Products	4.99	GMR AIRPORTS LIMITED	1.58
Polycab India Ltd.	1.89	Minerals and Mining	1.38
APL APOLLO TUBES LTD.	1.84	NMDC Ltd.	1.38
SUPREME INDUSTRIES LIMITED	1.26	Oil	1.35
Financial Technology (Fintech)	4.64	OIL INDIA LIMITED	1.35
PB FINTECH LTD.	2.54	Power	1.22
ONE 97 COMMUNICATIONS LTD.	2.10	NHPC LIMITED	1.22
Insurance	4.22	Finance	0.99
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	2.16	SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.99
Max Financial Services Ltd.	2.06	Equity & Equity related - Total	99.89
Auto Components	3.73	Triparty Repo	0.90
Bharat Forge Ltd.	2.33	Net Current Assets/(Liabilities)	-0.79
TUBE INVESTMENTS OF INDIA LTD.	1.40	Grand Total	100.00

SECTOR ALLOCATION (%)



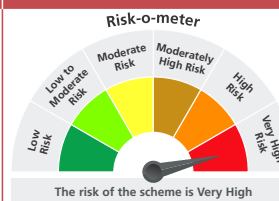
Product Label

This product is suitable for investors who are seeking*:

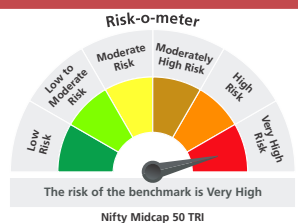
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY 100 LOW VOLATILITY 30 ETF

An open ended scheme replicating / tracking NIFTY 100 Low Volatility 30 Index
NSE Symbol - LOWVOL1

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY 100 Low Volatility 30 Index and to generate returns that are commensurate with the performance of the NIFTY 100 Low Volatility 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹166.53 crs
AUM: ₹163.30 crs
Benchmark: NIFTY 100 Low
Volatility 30
TRI
Allotment Date: March 23, 2022
Folio Count: 11,786

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹19.1199

Ratios

Portfolio Turnover	49.40%
Tracking Error	0.04%

Total Expense Ratio**

0.09%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

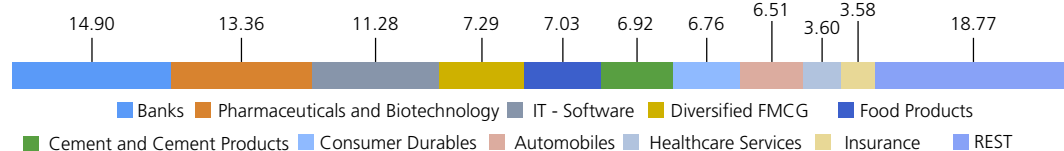
**Data as on 31st March, 2026 unless
otherwise specified.**

**Folio Count data as on 28th February
2026.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Consumer Durables	6.76
Banks	14.90	Titan Company Ltd.	3.58
HDFC Bank Ltd.	4.39	Asian Paints Ltd.	3.18
ICICI Bank Ltd.	3.96	Automobiles	6.51
STATE BANK OF INDIA	3.34	Maruti Suzuki India Limited	3.43
KOTAK MAHINDRA BANK LTD.	3.21	Bajaj Auto Ltd.	3.08
Pharmaceuticals and Biotechnology	13.36	Healthcare Services	3.60
Sun Pharmaceuticals Industries Ltd.	3.55	Apollo Hospitals Enterprises Ltd.	3.60
Cipla Ltd.	3.46	Insurance	3.58
DR REDDYS LABORATORIES LTD.	3.32	SBI Life Insurance Company Ltd	3.58
Torrent Pharmaceuticals Ltd.	3.03	Telecom - Services	3.55
IT - Software	11.28	Bharti Airtel Ltd	3.55
Tata Consultancy Services Ltd.	3.20	Construction	3.36
Wipro Ltd.	2.75	Larsen And Toubro Ltd.	3.36
HCL Technologies Ltd.	2.72	Petroleum Products	3.20
Infosys Ltd.	2.61	RELIANCE INDUSTRIES LTD.	3.20
Diversified FMCG	7.29	Chemicals and Petrochemicals	2.95
Hindustan Unilever Ltd.	3.73	Pidilite Industries Ltd.	2.95
ITC Ltd.	3.56	Finance	2.94
Food Products	7.03	Bajaj Finserv Ltd.	2.94
NESTLE INDIA LTD.	3.56	Auto Components	2.77
Britannia Industries Ltd.	3.47	Bosch Ltd.	2.77
Cement and Cement Products	6.92	Equity & Equity related - Total	100
Ultratech Cement Ltd.	3.90	Triparty Repo	0.12
SHREE CEMENT LTD.	3.02	Net Current Assets/(Liabilities)	-0.12
		Grand Total	100.00

SECTOR ALLOCATION (%)



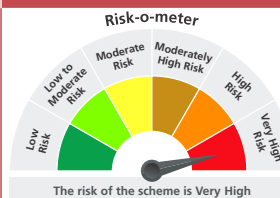
Product Label

This product is suitable for investors who are seeking*:

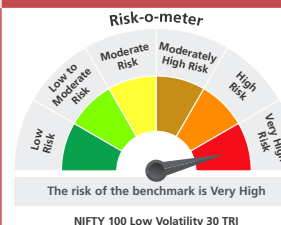
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY INDIA CONSUMPTION ETF

An open ended scheme replicating/tracking NIFTY India Consumption Index
NSE Symbol - CONS

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY India Consumption Index and to generate returns that are commensurate with the performance of the NIFTY India Consumption Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹32.57 crs
AUM: ₹31.13 crs
Benchmark: NIFTY India
Consumption Index
TRI
Allotment Date: July 28, 2022
Folio Count: 3,455

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹10.5861

Ratios

Portfolio Turnover	27.68%
Tracking Error	0.05%

Total Expense Ratio**

0.10%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

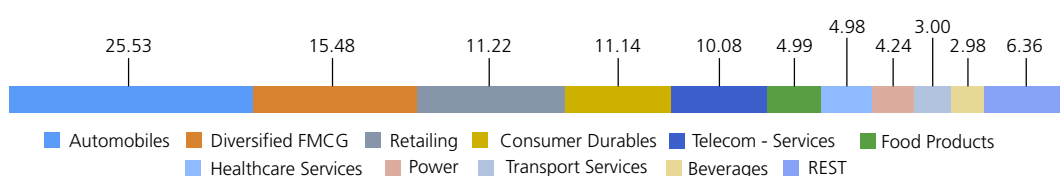
Data as on 31st March, 2026 unless
otherwise specified.

Folio Count data as on 28th February
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Healthcare Services	4.98
Automobiles	25.53	Apollo Hospitals Enterprises Ltd.	2.57
Mahindra & Mahindra Ltd.	8.89	MAX HEALTHCARE INSTITUTE LTD.	2.41
Maruti Suzuki India Limited	5.44	Power	4.24
Bajaj Auto Ltd.	3.28	Tata Power Co. Ltd.	2.14
Eicher Motors Ltd.	3.05	ADANI POWER LTD.	2.10
TVS Motors Company Ltd	2.66	Transport Services	3.00
Hero MotoCorp Ltd.	2.21	Inter Globe Aviation Ltd	3.00
Diversified FMCG	15.48	Beverages	2.98
ITC Ltd.	9.34	VARUN BEVERAGES LTD	1.77
Hindustan Unilever Ltd.	6.14	UNITED SPIRITS LTD.	1.21
Retailing	11.22	Agricultural Food and other Product	2.22
ETERNAL LIMITED	5.55	Tata Consumer Products Ltd	2.22
Trent Ltd	2.46	Leisure Services	1.69
AVENUE SUPERMARTS LTD.	1.96	INDIAN HOTELS COMPANY LTD.	1.69
INFO EDGE (INDIA) LTD.	1.25	Personal Products	1.33
Consumer Durables	11.14	Godrej Consumer Products Ltd.	1.33
Titan Company Ltd.	5.49	Realty	1.09
Asian Paints Ltd.	3.30	DLF Ltd.	1.09
DIXON TECHNOLOGIES INDIA LTD.	1.34	Equity & Equity related - Total	99.97
Havells India Ltd.	1.01	Net Current Assets/(Liabilities)	0.03
Telecom - Services	10.08	Grand Total	100.00
Bharti Airtel Ltd	10.08		
Food Products	4.99		
NESTLE INDIA LTD.	2.84		
Britannia Industries Ltd.	2.15		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

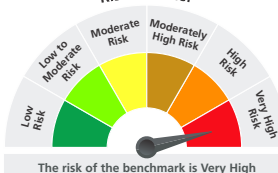
Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY MNC ETF

An open ended scheme replicating/tracking NIFTY MNC Index
NSE Symbol - MNC

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY MNC Index and to generate returns that are commensurate with the performance of the NIFTY MNC Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹40.65 crs

AUM: ₹38.92 crs

Benchmark: NIFTY MNC TRI

Allotment Date: August 05, 2022

Folio Count: 13,115

Minimum Investment Amount
Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
• 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)
₹28.5017

Ratios

Portfolio Turnover	40.99%
Tracking Error	0.04%

Total Expense Ratio**

0.30%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.
Exit Load: Nil.

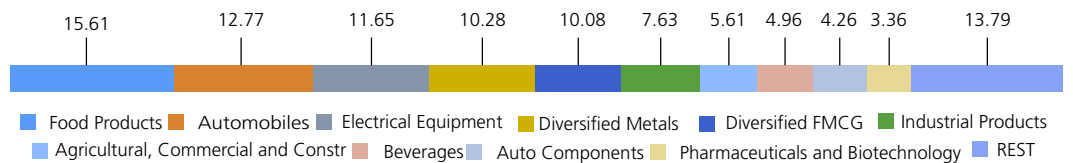
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Schaeffler India Ltd	1.63
Food Products	15.61	Pharmaceuticals and Biotechnology	3.36
NESTLE INDIA LTD.	8.88	Abbott India Ltd.	1.42
Britannia Industries Ltd.	6.73	GLAND PHARMA LIMITED	1.42
Automobiles	12.77	COHANCE LIFESCIENCES LIMITED	0.52
Maruti Suzuki India Limited	10.10	Cement and Cement Products	2.58
HYUNDAI MOTORS INDIA LTD	2.67	Ambuja Cements Ltd.	2.58
Electrical Equipment	11.65	Personal Products	2.48
ABB India Ltd	3.28	Colgate Palmolive (India) Ltd.	2.48
HITACHI ENERGY INDIA LIMITED	3.25	IT - Software	1.69
Siemens Ltd.	2.73	ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.69
SIEMENS ENERGY INDIA LTD	2.39	Chemicals and Petrochemicals	1.52
Diversified Metals	10.28	Linde India Ltd.	1.52
Vedanta Ltd.	10.28	Capital Markets	1.50
Diversified FMCG	10.08	Nippon Life India Asset Management Ltd.	1.50
Hindustan Unilever Ltd.	10.08	Agricultural Food and other Product	1.04
Industrial Products	7.63	ADANI WILMAR LIMITED	1.04
Cummins India Ltd.	6.41	Finance	0.97
Timken India Ltd.	1.22	CRISIL Ltd.	0.97
Agricultural, Commercial and Construction Vehicles	5.61	Diversified	0.90
ASHOK LEYLAND LTD.	4.65	3M India Ltd.	0.90
Escorts Ltd.	0.96	Petroleum Products	0.88
Beverages	4.96	Castrol (India) Ltd.	0.88
UNITED SPIRITS LTD.	3.79	Equity & Equity related - Total	99.77
United Breweries Ltd.	1.17	Net Current Assets/(Liabilities)	0.23
Auto Components	4.26	Grand Total	100.00
Bosch Ltd.	2.63		

SECTOR ALLOCATION (%)



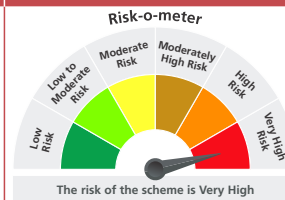
Product Label

This product is suitable for investors who are seeking*:

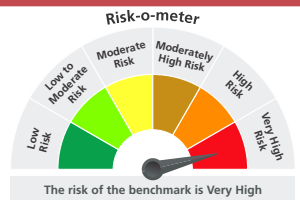
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK MSCI INDIA ETF

An open-ended scheme replicating/tracking the MSCI India Index
NSE Symbol - MSCIIINDIA

Investment Objective: The investment objective of the scheme is to replicate the composition of the MSCI India Index and to generate returns that are commensurate with the performance of the MSCI India Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹1,518.39 crs

AUM: ₹1,417.76 crs

Benchmark: MSCI India Index TRI

Allotment Date: February 19, 2025

Folio Count: 2,400

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹26.7935

Ratios

Portfolio Turnover	95.51%
Tracking Error	0.19%

Total Expense Ratio**

0.40%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

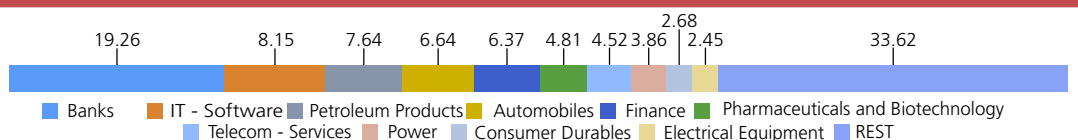
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	19.26	Construction	2.05
Banks	6.84	Larsen And Toubro Ltd.	1.94
HDFC Bank Ltd.	5.24	RAIL Vikas NIGAM LIMITED.	1.98
ICICI Bank Ltd.	2.19	Cement and Cement Products	1.04
Axis Bank Ltd.	1.59	Ultratech Cement Ltd.	0.57
KOTAK MAHINDRA BANK LTD.	1.48	Grasim Industries Ltd.	0.20
STATE BANK OF INDIA	0.38	Ambuja Cements Ltd.	0.17
AU Small Finance Bank Ltd.	0.36	SHREE CEMENT LTD.	1.77
Industrial Bank Ltd.	0.22	Aerospace and Defense	1.20
YES BANK LTD	0.21	Bharat Electronics Ltd.	0.57
UNION BANK OF INDIA	0.21	HINDUSTAN AERONAUTICS LTD.	1.62
Bank Of Baroda	0.19	Insurance	0.47
PUNJAB NATIONAL BANK	0.17	SBI Life Insurance Company Ltd	0.34
CANARA BANK	0.17	HDFC Life Insurance Company Ltd.	0.15
IDFC First Bank Limited	8.15	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.59
IT - Software	8.15	ICICI Prudential Life Insurance Company Ltd	0.66
Infosys Ltd.	1.75	Apollo Hospitals Enterprises Ltd.	0.61
Tata Consultancy Services Ltd.	1.05	MAX HEALTHCARE INSTITUTE LTD.	0.32
HCL Technologies Ltd.	0.61	Fortis Healthcare India Ltd	1.46
Tech Mahindra Ltd.	0.44	Auto Components	0.36
PERSISTENT SYSTEMS LIMITED	0.40	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.35
Wipro Ltd.	0.24	Bharat Forge Ltd.	0.13
LTIMINDTREE LIMITED	0.21	MRF Limited	0.22
Mphasis Ltd.	0.12	TUBE INVESTMENTS OF INDIA LTD.	0.17
ORACLE FINANCIAL SERVICES SOFTWARE LTD	7.64	Bosch Ltd.	1.46
Petroleum Products	7.64	Balkrishna Industries Ltd.	0.51
RELIANCE INDUSTRIES LTD.	0.35	Industrial Products	0.30
Bharat Petroleum Corporation Ltd.	0.31	Cummins India Ltd.	0.29
Indian Oil Corporation Ltd	0.26	Plycab India Ltd.	0.20
HINDUSTAN PETROLEUM CORPORATION LTD	6.64	APF APOLLO TUBES LTD.	0.16
Automobiles	6.64	SUPREME INDUSTRIES LIMITED	1.21
Mahindra & Mahindra Ltd.	2.26	Astral Ltd.	0.31
Maruti Suzuki India Limited	0.66	Realty	0.24
Eicher Motors Ltd.	0.50	DLF Ltd.	0.18
TVS Motors Company Ltd	0.49	PHOENIX MILLS LTD.	0.17
Hero MotoCorp Ltd.	0.48	GODREJ PROPERTIES LIMITED	0.16
TATA MOTORS PASSENGER VEHICLES LTD.	0.24	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	0.16
Bajaj Auto Ltd.	0.24	PRESTIGE ESTATES PROJECTS LIMITED	0.15
HYUNDAI MOTORS INDIA LTD	6.37	OBEROJ REALTY LTD	1.13
Finance	6.37	Food Products	0.65
BAJAJ FINANCE LTD.	1.01	NESTLE INDIA LTD.	0.48
SHIRAM FINANCE LTD.	0.53	Britannia Industries Ltd.	1.03
JIO FINANCIAL SERVICES LTD	0.51	TMIL COMMERCIAL VEHICLES LIMITED	0.66
Bajaj Finserv Ltd.	0.47	ASHOK LEYLAND LTD.	0.98
Cholamandalam Investment and Finance Company Ltd.	0.46	Non - Ferrous Metals	0.98
Power Finance Corporation Ltd.	0.31	Hindalco Industries Ltd	0.92
Muthoot Finance Ltd	0.30	Oil	0.73
REC Ltd	0.24	Oil & Natural Gas Corporation Ltd.	0.19
Sundaram Finance Ltd.	0.19	OIL INDIA LIMITED	0.89
Aditya Birla Capital Ltd.	0.19	Chemicals and Petrochemicals	0.81
Bajaj Holdings and Investment Ltd.	0.15	Petlite Industries Ltd.	0.30
L&T FINANCE HOLDINGS LTD	0.15	SRF Ltd.	0.27
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.57	SOLAR INDUSTRIES INDIA LIMITED	0.80
Pharmaceuticals and Biotechnology	4.81	Agricultural Food and other Product	0.80
Sun Pharmaceuticals Industries Ltd.	1.38	Tata Consumer Products Ltd	0.49
Div's Laboratories Ltd	0.58	Marico Ltd.	0.31
Cipla Ltd.	0.57	Capital Markets	0.79
DR REDDYS LABORATORIES LTD.	0.56	BSE Ltd.	0.44
Lupin Ltd.	0.48	HDFC Asset Management Company Ltd.	0.35
Torrent Pharmaceuticals Ltd.	0.41	Transport Infrastructure	0.76
Aurobindo Pharma Ltd.	0.21	Adani Port and Special Economic Zone Ltd.	0.58
Alkem Laboratories Ltd.	0.20	GHV AIRPORTS LIMITED	0.18
MANAKIND PHARMA LTD.	0.14	Diversified Metals	0.74
Zydus Lifesciences Limited	4.52	Vedanta Ltd.	0.74
Telecom - Services	4.52	Beverages	0.72
Telecom Airtel Ltd	3.75	VARUN BEVERAGES LTD	0.29
Indus Towers Ltd.	0.45	UNITED SPIRITS LTD.	0.29
Vodafone Idea Ltd	0.19	Financial Technology (Fintech)	0.71
Tata Communications Ltd.	0.19	PB FINTECH LTD.	0.41
Power	3.86	ONE 97 COMMUNICATIONS LTD.	0.30
NTPC Ltd	1.33	Personal Products	0.69
Power Grid Corporation Of India Ltd.	1.13	Godrej Consumer Products Ltd.	0.35
Tata Power Co. Ltd.	0.50	Colgate Palmolive (India) Ltd.	0.18
ADANI POWER LTD	0.36	Dabur India Ltd.	0.18
TORRENT POWER LTD	0.19	Consumable Fuels	0.68
NHPC LIMITED	0.18	Coal India Ltd.	0.68
JSW ENERGY LTD.	0.17	Transport Services	0.61
Consumer Durables	2.68	Inter Globe Aviation Ltd	0.24
Titan Company Ltd.	1.15	Fertilizers and Agrochemicals	0.60
Asian Paints Ltd.	0.68	JPL Ltd	0.24
DIXON TECHNOLOGIES INDIA LTD.	0.29	Crompton International Ltd.	0.19
VOLTAS LTD.	0.22	P I INDUSTRIES LTD	0.17
Havells India Ltd.	0.21	Leisure Services	0.54
KALYAN JEWELLERS INDIA LTD.	0.13	INDIAN HOTELS COMPANY LTD.	0.40
Electrical Equipment	2.45	Jubilant Foodworks Limited	0.14
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.38	Gas	0.41
GE VERNOVA T&D INDIA LIMITED	0.38	GAIL (India) Ltd.	0.26
SUZLON ENERGY LTD.	0.33	Petronet LNG Ltd.	0.15
HITACHI ENERGY INDIA LIMITED	0.27	Metals and Minerals Trading	0.23
ABB India Ltd	0.26	Adani Enterprises Ltd.	0.23
WAAREE ENERGIES LIMITED	0.22	Minerals and Mining	0.19
Bharat Heavy Electricals Ltd.	0.21	NWEC Ltd.	0.19
Siemens Ltd.	0.21	Textiles and Apparels	0.16
SIEMENS ENERGY INDIA LTD	0.19	Page Industries Ltd	0.16
Retailing	2.44	Equity & Equity related - Total	99.90
AVENUE SUPERMARTS LTD.	0.53	Triparty Repo	0.06
Trent Ltd	0.49	Net Current Assets/(Liabilities)	0.04
ETERNAL LIMITED	0.45	Grand Total	100.00
SWIGGY LTD	0.29		
INFO EDGE (INDIA) LTD.	0.28		
FSN E-COMMERCE VENTURES LTD.	0.22		
VISHAL MEGA MART LIMITED	0.18		
Ferrous Metals	2.26		
Tata Steel Ltd.	1.18		
JSW Steel Ltd.	0.56		
Jindal Steel & Power Ltd.	0.33		
JINDAL STAINLESS LTD	0.19		
Diversified FMCG	2.10		
Hindustan Unilever Ltd.	1.39		
ITC Ltd.	0.71		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in stocks comprising the MSCI India index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY 100 EQUAL WEIGHT ETF

An open-ended scheme replicating/tracking the Nifty 100 Equal Weight Index
NSE Symbol - NIFTY100EW

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 100 Equal Weight Index and to generate returns that are commensurate with the performance of the Nifty 100 Equal Weight Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹9.39 crs

AUM: ₹10.93 crs

Benchmark: Nifty 100 Equal
Weight Index TRI

Allotment Date: February 24, 2025

Folio Count: 4,063

Minimum Investment Amount
Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
• 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)
₹29.9848

Ratios	
Portfolio Turnover	83.48%
Tracking Error	0.07%

Total Expense Ratio**
0.25%

Available Plans/Options
The Scheme does not offer any
Plans/Options for investment.

Load Structure
Entry Load: Nil.
Exit Load: Nil.

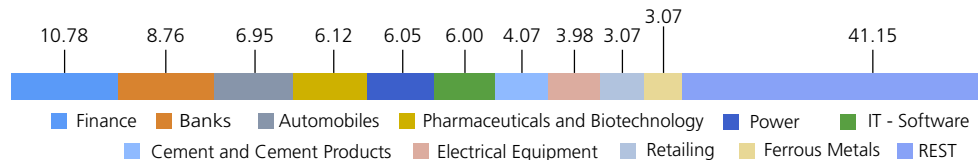
**Data as on 31st March, 2026 unless
otherwise specified.**

**Folio Count data as on 28th February
2026.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	10.78	Non - Ferrous Metals	2.10
Muthoot Finance Ltd	1.03	Hindalco Industries Ltd	1.06
JIO FINANCIAL SERVICES LTD	0.99	HINDUSTAN ZINC LTD.	1.04
SHRIRAM FINANCE LTD.	0.99	Healthcare Services	2.05
Bajaj Finserv Ltd.	0.98	Apollo Hospitals Enterprises Ltd.	1.03
Power Finance Corporation Ltd.	0.98	MAX HEALTHCARE INSTITUTE LTD.	1.02
REC LTD	0.98	Consumer Durables	2.04
Cholamandalam Investment and Finance Company Ltd.	0.98	Titan Company Ltd.	1.04
BAJAJ FINANCE LTD.	0.97	Asian Paints Ltd.	1.00
Bajaj Holdings and Investment Ltd.	0.97	Food Products	2.03
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.96	NESTLE INDIA LTD.	1.02
TATA CAPITAL LIMITED	0.96	Britannia Industries Ltd.	1.01
Banks	8.76	Diversified FMCG	2.02
Axis Bank Ltd.	1.00	Hindustan Unilever Ltd.	1.01
ICICI Bank Ltd.	0.99	ITC Ltd.	1.01
KOTAK MAHINDRA BANK LTD.	0.99	Insurance	1.99
HDFC Bank Ltd.	0.98	HDFC Life Insurance Company Ltd.	1.00
STATE BANK OF INDIA	0.98	SBI Life Insurance Company Ltd	0.99
UNION BANK OF INDIA	0.97	Aerospace and Defense	1.97
PUNJAB NATIONAL BANK	0.96	Bharat Electronics Ltd.	0.99
CANARA BANK	0.95	HINDUSTAN AERONAUTICS LTD.	0.98
Bank Of Baroda	0.94	Chemicals and Petrochemicals	1.97
Automobiles	6.95	Pidilite Industries Ltd.	0.99
Bajaj Auto Ltd.	1.01	SOLAR INDUSTRIES INDIA LIMITED	0.98
Maruti Suzuki India Limited	1.01	Beverages	1.95
Mahindra & Mahindra Ltd.	1.00	VARUN BEVERAGES LTD	1.01
TVS Motors Company Ltd	0.99	UNITED SPIRITS LTD.	0.94
Eicher Motors Ltd.	0.98	Realty	1.95
HYUNDAI MOTORS INDIA LTD.	0.98	DLF Ltd.	0.99
TATA MOTORS PASSENGER VEHICLES LTD.	0.98	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	0.96
Pharmaceuticals and Biotechnology	6.12	Auto Components	1.94
Sun Pharmaceuticals Industries Ltd.	1.03	Bosch Ltd.	0.97
Cipla Ltd.	1.03	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.97
DR REDDYS LABORATORIES LTD.	1.02	Oil	1.09
Torrent Pharmaceuticals Ltd.	1.02	Oil & Natural Gas Corporation Ltd.	1.09
Zydus Lifesciences Limited	1.01	Consumable Fuels	1.05
Divi's Laboratories Ltd.	1.01	Coal India Ltd.	1.05
Power	6.05	Diversified Metals	1.03
ADANI POWER LTD.	1.03	Vedanta Ltd.	1.03
Power Grid Corporation Of India Ltd.	1.02	Gas	1.03
NTPC LTD	1.01	GAIL (India) Ltd.	1.03
Tata Power Co. Ltd.	1.01	Construction	1.02
ADANI ENERGY SOLUTIONS LTD.	0.99	Larsen And Toubro Ltd.	1.02
ADANI GREEN ENERGY LTD.	0.99	Telecom - Services	1.01
IT - Software	6.00	Bharti Airtel Ltd	1.01
Wipro Ltd.	1.02	Industrial Products	1.00
Tata Consultancy Services Ltd.	1.01	Cummins India Ltd.	1.00
HCL Technologies Ltd.	1.00	Personal Products	1.00
Infosys Ltd.	1.00	Godrej Consumer Products Ltd.	1.00
Tech Mahindra Ltd.	0.99	Transport Infrastructure	1.00
LTIMINDTREE LIMITED	0.98	Adani Port and Special Economic Zone Ltd.	1.00
Cement and Cement Products	4.07	Agricultural Food and other Product	0.99
Grasim Industries Ltd.	1.03	Tata Consumer Products Ltd	0.99
Ultratech Cement Ltd.	1.02	Metals and Minerals Trading	0.99
Ambuja Cements Ltd.	1.01	Adani Enterprises Ltd.	0.99
SHREE CEMENT LTD.	1.01	Agricultural, Commercial and Construction Vehicles	0.97
Electrical Equipment	3.98	TML COMMERCIAL VEHICLES LIMITED	0.97
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.01	Capital Markets	0.97
Siemens Ltd.	1.00	HDFC Asset Management Company Ltd.	0.97
ABB India Ltd	0.99	Leisure Services	0.97
SIEMENS ENERGY INDIA LTD	0.98	INDIAN HOTELS COMPANY LTD.	0.97
Ferrous Metals	3.07	Transport Services	0.97
Tata Steel Ltd.	1.03	Inter Globe Aviation Ltd	0.97
Jindal Steel & Power Ltd.	1.02	Industrial Manufacturing	0.94
JSW Steel Ltd.	1.02	MAZAGON DOCK SHIPBUILDERS LTD	0.94
Retailing	3.07	Equity & Equity related - Total	99.89
AVENUE SUPERMARTS LTD.	1.08	Net Current Assets/(Liabilities)	0.11
Trent Ltd	1.00	Grand Total	100.00
ETERNAL LIMITED	0.99		
Petroleum Products	3.00		
Bharat Petroleum Corporation Ltd.	1.02		
Indian Oil Corporation Ltd	1.00		
RELIANCE INDUSTRIES LTD.	0.98		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

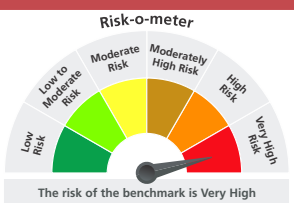
- Long term capital growth
- Investment in stocks comprising the Nifty 100 Equal Weight index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY MIDCAP 150 ETF

An open-ended scheme replicating/tracking Nifty Midcap 150 Index
NSE Symbol - MID150

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Midcap 150 Index and to generate returns that are commensurate with the performance of the Nifty Midcap 150 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹9.16 crs

AUM: ₹9.81 crs

Benchmark: Nifty Midcap 150 Index TRI

Allotment Date: March 21, 2025

Folio Count: 5,776

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)
₹19.7054

Ratios

Portfolio Turnover	662.94%
Tracking Error	0.89%

Total Expense Ratio**

0.10%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.
Exit Load: Nil.

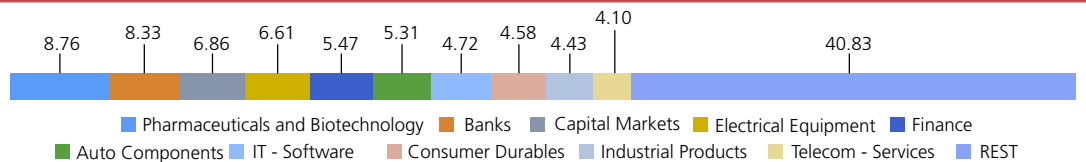
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	8.76	Telecom - Services	3.03
Pharmaceuticals and Biotechnology	8.76	Indus Towers Ltd.	1.56
Lupin Ltd.	1.62	Vodafone Idea Ltd.	0.68
Aaurus Labs Ltd.	1.11	Tata Communications Ltd.	0.46
Aurobindo Pharma Ltd.	1.05	BHARTI HEXACOM LTD.	0.33
Glenmark Pharmaceuticals Ltd	0.93	Power	2.75
Alkem Laboratories Ltd.	0.89	JSW ENERGY LTD.	0.73
Biocon Ltd.	0.74	TORRENT POWER LTD	0.72
MANKIND PHARMA LTD	0.65	NHPC LIMITED	0.67
Ica Laboratories Ltd.	0.64	NLC India Ltd.	0.25
Abbott India Ltd.	0.40	NTPC GREEN ENERGY LIMITED	0.25
Ajanta Pharma Ltd.	0.34	SJVN LIMITED	0.13
GlaxoSmithKline Pharmaceuticals Ltd.	0.27	Financial Technology (Fintech)	2.56
ANTHEM BIOSCIENCES LTD	0.12	PB FINTECH LTD.	1.40
Banks	8.33	ONE 97 COMMUNICATIONS LTD.	1.16
FEDERAL BANK LTD.	1.84	Realty	2.47
Indusind Bank Ltd.	1.43	PHOENIX MILLS LTD.	0.81
AJ Small Finance Bank Ltd.	1.37	GODREJ PROPERTIES LIMITED	0.63
IDFC First Bank Limited	1.12	PRESTIGE ESTATES PROJECTS LIMITED	0.55
YES BANK LTD	0.87	OBEROI REALTY LTD	0.48
INDIAN BANK	0.86	Fertilizers and Agrochemicals	2.20
BANK OF INDIA	0.86	UPL Ltd	0.52
BANK OF MAHARASHTRA	0.76	Coromandel International Ltd.	0.52
Capital Markets	6.86	P I INDUSTRIES LTD.	0.63
BSE LTD.	3.16	Automobiles	1.89
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.76	Hero MotoCorp Ltd.	1.89
360 ONE WAM LTD.	0.71	Agricultural Food and other Product	1.53
Nippon Life India Asset Management Ltd.	0.41	Marico Ltd.	1.12
ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	0.28	PATANJALI FOODS LIMITED	0.46
MIDAL OSWAL FINANCIAL SERVICES LTD.	0.28	ADANI WILMAR LIMITED	0.29
BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	0.27	Chemicals and Petrochemicals	1.16
Electrical Equipment	6.61	SRF Ltd.	1.02
SUZLON ENERGY LTD.	1.38	Linde India Ltd.	0.42
GE VERNOVA T&D INDIA LIMITED	1.30	Gujarat Fluorochemicals Ltd.	0.37
Bharat Heavy Electricals Ltd.	1.03	Agricultural, Commercial and Construction Vehicles	1.42
HITACHI ENERGY INDIA LIMITED	0.89	ASHOK LEYLAND LTD.	1.27
WAAREE ENERGIES LIMITED	0.86	Escorts Ltd.	0.26
Apar Industries Limited	0.48	Healthcare Services	1.42
Thermax Ltd.	0.37	Fortis Healthcare India Ltd	1.19
PREMIER ENERGIES LIMITED	0.30	Global Health Ltd.	0.23
Finance	5.47	Personal Products	1.38
Sundaram Finance Ltd.	0.87	Dabur India Ltd.	0.70
Aditya Birla Capital Ltd.	0.69	Colgate Palmolive (India) Ltd.	0.68
L&T FINANCE HOLDINGS LTD	0.59	Leisure Services	1.37
Mahindra & Mahindra Financial Services Ltd.	0.55	Jubilant Foodworks Limited	0.49
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.45	ITC HOTELS LIMITED	0.43
UC Housing Finance Ltd.	0.43	Indian Railway Catering And Tourism Corporation Ltd.	0.43
AUTHUM INVESTMENT & INFRASTRUCTURE LTD.	0.33	Ferrous Metals	1.29
HDB FINANCIAL SERVICES LTD	0.29	JINDAL STAINLESS LTD	0.66
CRISIL Ltd.	0.26	Steel Authority of India Ltd.	0.63
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.25	Cement and Cement Products	1.24
BAJAJ HOUSING FINANCE LTD.	0.23	JK Cement Ltd.	0.61
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.23	Dalmia Bharat Limited	0.41
TATA INVESTMENT CORPORATION LTD	0.20	ACC Ltd.	0.22
Auto Components	5.31	Minerals and Mining	1.22
Bharat Forge Ltd.	1.29	NMDC Ltd.	0.76
MRF Limited	0.79	LLOYDS METALS AND ENERGY LTD.	0.46
TUBE INVESTMENTS OF INDIA LTD.	0.77	Transport Infrastructure	1.10
UNO MINDA LIMITED	0.54	GMR AIRPORTS LIMITED	1.07
Balkrishna Industries Ltd.	0.48	JSW INFRASTRUCTURE LIMITED	0.23
Schaeffler India Ltd	0.45	Non - Ferrous Metals	1.00
Apollo Tyres Ltd.	0.38	NATIONAL ALUMINIUM COMPANY LTD	1.00
Exide Industries Ltd	0.38	Gas	0.95
Endurance Technologies Ltd.	0.38	Petronet LNG Ltd.	0.54
IT - Software	4.72	ADANI TOTAL GAS LTD.	0.41
PERSISTENT SYSTEMS LIMITED	1.53	Petroleum Products	0.93
COFORGE LIMITED	1.08	HINDUSTAN PETROLEUM CORPORATION LTD	0.93
Mphasis Ltd	0.78	Beverages	0.91
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.46	Radico Khaitan Ltd.	0.59
TATA ELXSI LTD.	0.39	United Breweries Ltd.	0.32
KPIT TECHNOLOGIES LTD.	0.30	Textiles and Apparel	0.85
HEXAWARE TECHNOLOGIES LTD.	0.18	Page Industries Ltd	0.58
Consumer Durables	4.58	K.P.R. Mill Ltd.	0.27
DIXON TECHNOLOGIES INDIA LTD.	1.15	Oil	0.75
Havells India Ltd.	0.87	OIL INDIA LIMITED	0.75
VOLTAS LTD.	0.84	Industrial Manufacturing	0.45
BLUE STAR LTD.	0.60	COCHIN SHIPYARD LTD.	0.29
KALYAN JEWELLERS INDIA LTD.	0.42	Honeywell Automation India Ltd.	0.16
LG ELECTRONICS INDIA LTD	0.36	Transport Services	0.42
Berger Paints (I) Ltd.	0.34	Container Corporation of India Ltd.	0.42
Industrial Products	4.43	Construction	0.41
Polycab India Ltd.	1.04	RAIL VIKAS NIGAM LIMITED.	0.41
APL APOLLO TUBES LTD.	1.01	Diversified	0.34
KEI INDUSTRIES LTD.	0.72	3M India Ltd.	0.25
SUPREME INDUSTRIES LIMITED	0.69	Godrej Industries Ltd.	0.09
Astral Ltd.	0.56	Aerospace and Defense	0.29
AIA Engineering Limited.	0.41	BHARTI DYNAMICS LTD	0.29
Retailing	4.10	IT - Services	0.25
INFO EDGE (INDIA) LTD.	1.07	L&T Technology Services Ltd	0.25
SWIGGY LTD	1.03	Cigarettes and Tobacco Products	0.22
FSN E-COMMERCE VENTURES LTD.	0.93	Godfrey Phillips India Ltd.	0.22
VISHAL MEGA MART LIMITED	0.65	Equity & Equity related - Total	99.85
LENSKART SOLUTIONS LIMITED	0.42	Net Current Assets/(Liabilities)	0.15
Insurance	3.78	Grand Total	100.00
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.20		
Max Financial Services Ltd.	1.14		
ICICI Prudential Life Insurance Company Ltd.	0.58		
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.46		
General Insurance Corporation Of India	0.32		
THE NEW INDIA ASSURANCE COMPANY LTD	0.08		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation.
 - Investment in stocks comprising the Nifty Midcap 150 Index and endeavours to track the benchmark index, subject to tracking errors.
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY200 QUALITY 30 ETF

An open-ended scheme replicating/tracking Nifty200 Quality 30 Index
NSE Symbol - Quality30

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty200 Quality 30 Index and to generate returns that are commensurate with the performance of the Nifty200 Quality 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹2.16 crs

AUM: ₹2.32 crs

Benchmark: Nifty200 Quality 30 Index TRI

Allotment Date: July 14, 2025

Folio Count: 1,485

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹18.3976

Ratios

Portfolio Turnover	207.97%
Tracking Error	0.07%

Total Expense Ratio**

0.25%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

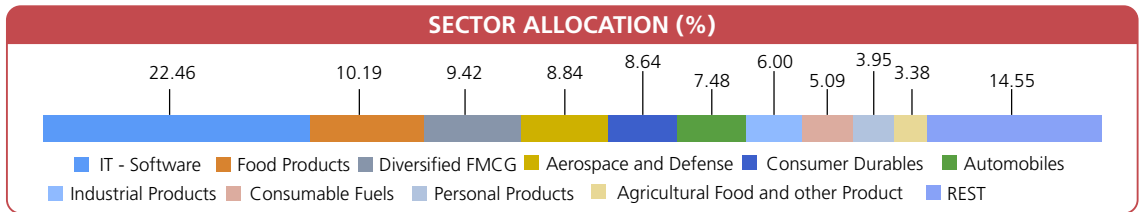
Entry Load: Nil.

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Cummins India Ltd.	3.56
IT - Software	22.46	Polycab India Ltd.	2.44
HCL Technologies Ltd.	4.65	Consumable Fuels	5.09
Infosys Ltd.	4.46	Coal India Ltd.	5.09
Tata Consultancy Services Ltd.	4.23	Personal Products	3.95
PERSISTENT SYSTEMS LIMITED	2.73	Colgate Palmolive (India) Ltd.	3.95
LTIMINDTREE LIMITED	2.02	Agricultural Food and other Product	3.38
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.80	Marico Ltd.	3.38
TATA ELXSI LTD.	1.51	Capital Markets	3.10
KPIT TECHNOLOGIES LTD.	1.06	HDFC Asset Management Company Ltd.	3.10
Food Products	10.19	Non - Ferrous Metals	2.75
NESTLE INDIA LTD.	5.45	HINDUSTAN ZINC LTD.	2.75
Britannia Industries Ltd.	4.74	Textiles and Apparels	2.60
Diversified FMCG	9.42	Page Industries Ltd	2.60
Hindustan Unilever Ltd.	5.22	Chemicals and Petrochemicals	2.54
ITC Ltd.	4.20	Pidilite Industries Ltd.	2.54
Aerospace and Defense	8.84	Industrial Manufacturing	1.73
Bharat Electronics Ltd.	5.75	MAZAGOAN DOCK SHIPBUILDERS LTD	1.73
HINDUSTAN AERONAUTICS LTD.	3.09	Leisure Services	1.73
Consumer Durables	8.64	Indian Railway Catering And	
Asian Paints Ltd.	3.44	Tourism Corporation Ltd.	1.73
DIXON TECHNOLOGIES INDIA LTD.	3.21	Equity and Equity related - Total	99.90
Havells India Ltd.	1.99	Net Current Assets/(Liabilities)	0.10
Automobiles	7.48	Grand Total	100.00
Bajaj Auto Ltd.	4.08		
Hero MotoCorp Ltd.	3.40		
Industrial Products	6.00		



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital appreciation. • Investment in stocks comprising the Nifty200 Quality 30 Index and endeavours to track the benchmark index, subject to tracking errors. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High Nifty200 Quality 30 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY200 MOMENTUM 30 ETF

NSE Symbol - MOMENTUM30

Investment Objective: Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error. There is no assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹9.62 crs
AUM: ₹18.02 crs
Benchmark: Nifty200 Momentum 30 Index TRI
Allotment Date: October 10, 2025
Folio Count: 1,990

Minimum Investment Amount

Through Exchange: 1 Unit,
 Through AMC: Greater than
 Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹27.0448

Ratios

Portfolio Turnover	87.66%
Tracking Error	0.23%

Total Expense Ratio**

0.24%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

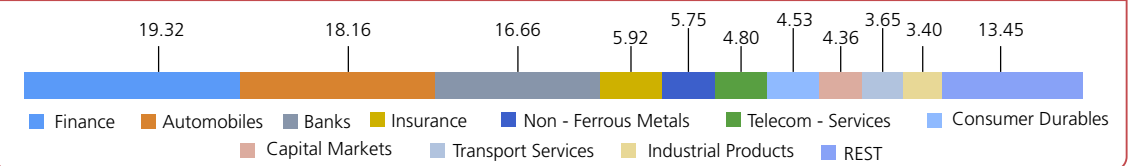
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Asian Paints Ltd.	4.53
Finance	19.32	Capital Markets	4.36
SHRIRAM FINANCE LTD.	5.14	BSE LTD.	4.36
BAJAJ FINANCE LTD.	4.56	Transport Services	3.65
Muthoot Finance Ltd	3.22	Inter Globe Aviation Ltd	3.65
L&T FINANCE HOLDINGS LTD	2.33	Industrial Products	3.40
Cholamandalam Investment and Finance Company Ltd.	2.10	Cummins India Ltd.	3.40
Aditya Birla Capital Ltd.	1.97	Agricultural, Commercial and Construction Vehicles	2.34
Automobiles	18.16	ASHOK LEYLAND LTD.	2.34
Eicher Motors Ltd.	5.27	Financial Technology (Fintech)	2.16
TVS Motors Company Ltd	4.60	ONE 97 COMMUNICATIONS LTD.	2.16
Hero MotoCorp Ltd.	4.38	Healthcare Services	2.11
Maruti Suzuki India Limited	3.91	Fortis Healthcare India Ltd	2.11
Banks	16.66	Retailing	2.02
STATE BANK OF INDIA	5.75	FSN E-COMMERCE VENTURES LTD.	2.02
FEDERAL BANK LTD.	3.28	Transport Infrastructure	1.61
AU Small Finance Bank Ltd.	3.16	GMR AIRPORTS LIMITED	1.61
CANARA BANK	2.46	Fertilizers and Agrochemicals	1.58
INDIAN BANK	2.01	UPL Ltd	1.58
Insurance	5.92	Pharmaceuticals and Biotechnology	1.57
SBI Life Insurance Company Ltd	3.81	Glenmark Pharmaceuticals Ltd	1.57
Max Financial Services Ltd.	2.11	Equity and Equity related - Total	99.94
Non - Ferrous Metals	5.75	Net Current Assets/(Liabilities)	0.06
Hindalco Industries Ltd	5.75	Grand Total	100.00
Telecom - Services	4.80		
Bharti Airtel Ltd	4.80		
Consumer Durables	4.53		

SECTOR ALLOCATION (%)



Investment Objective

Kotak Nifty200 Momentum 30 ETF

Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error.

There is no assurance that the investment objective of the scheme will be achieved.

Fund

Risk-o-meter



Benchmark

Risk-o-meter



The Scheme Riskometer assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY CHEMICALS ETF

An open-ended scheme replicating/tracking Nifty Chemicals Index
NSE Symbol - CHEMICAL

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Chemicals Index and to generate returns that are commensurate with the performance of the Nifty Chemicals Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹50.79 crs
AUM: ₹50.66 crs
Benchmark: Nifty Chemicals Index TRI
Allotment Date: November 12, 2025
Folio Count: 11,399

Minimum Investment Amount
Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
• 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)
₹24.9522

Ratios

Portfolio Turnover	9.96%
Tracking Error	0.10%

Total Expense Ratio**

0.25%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

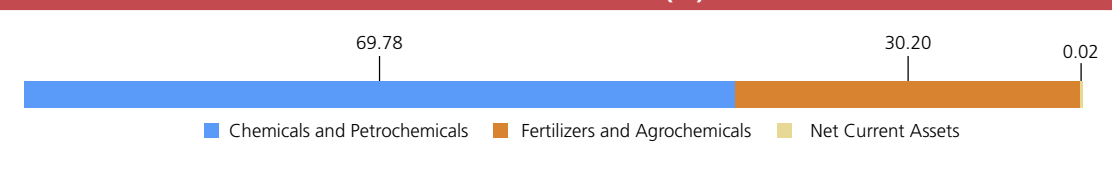
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Deepak Fertilizers & Petrochemicals Corp Ltd			1.97
PCBL LTD			1.37
Pidilite Industries Ltd.	12.90	SWAN ENERGY LTD	1.35
SRF Ltd.	11.45	Fertilizers and Agrochemicals	
SOLAR INDUSTRIES INDIA LIMITED	9.52	UPL Ltd	10.31
Navin Fluorine International Ltd.	7.33	Coromandel International Ltd.	7.31
Linde India Ltd.	4.66	P I INDUSTRIES LTD	7.13
Gujarat Fluorochemicals Ltd.	4.13	Chambal Fertilisers & Chemicals Ltd.	2.08
HIMADRI SPECIALITY CHEMICAL LTD.	3.36	Bayer Cropscience Ltd.	1.92
Atul Ltd.	3.28	SUMITOMO CHEMICAL INDIA LTD	1.45
Tata Chemicals Ltd	2.95	Equity and Equity related - Total	
Deepak Nitrite Ltd.	2.86	Net Current Assets/(Liabilities)	
Aarti Industries Ltd.	2.65	Grand Total	
			100.00

SECTOR ALLOCATION (%)

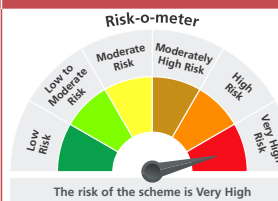


Product Label

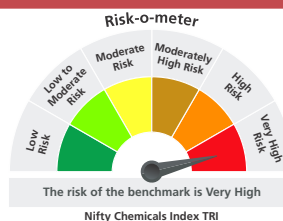
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
 - An Exchange Traded Fund that Corresponds to the performance of Nifty Chemicals Index subject to Tracking errors.
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY NEXT 50 ETF

NSE Symbol - NEXT50ETF

Investment Objective: Passive Investment in equity and equity related securities replicating the composition of Nifty Next 50 Index, subject to tracking error. There is no assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹10.35 crs
AUM: ₹12.20 crs
Benchmark: Nifty Next 50 TRI
Allotment Date: January 7, 2026
Folio Count: 2,316

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹60.6555

Ratios

Tracking Error	0.18%
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Total Expense Ratio**

0.07%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

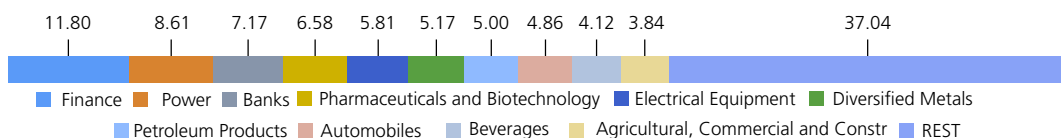
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	11.80	Auto Components	3.29
Cholamandalam Investment and Finance Company Ltd.	2.70	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.16
Power Finance Corporation Ltd.	2.57	Bosch Ltd.	1.13
REC LTD	1.77	Chemicals and Petrochemicals	3.25
Bajaj Holdings and Investment Ltd.	1.76	Pidilite Industries Ltd.	1.85
Muthoot Finance Ltd	1.57	SOLAR INDUSTRIES INDIA LIMITED	1.40
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.82	Aerospace and Defense	3.08
TATA CAPITAL LIMITED	0.61	HINDUSTAN AERONAUTICS LTD.	3.08
Power	8.61	Food Products	2.98
Tata Power Co. Ltd.	2.95	Britannia Industries Ltd.	2.98
ADANI POWER LTD.	2.89	Industrial Products	2.84
ADANI ENERGY SOLUTIONS LTD.	1.51	Cummins India Ltd.	2.84
ADANI GREEN ENERGY LTD.	1.26	Retailing	2.71
Banks	7.17	AVENUE SUPERMARTS LTD.	2.71
Bank Of Baroda	2.14	Cement and Cement Products	2.50
CANARA BANK	1.94	SHREE CEMENT LTD.	1.36
PUNJAB NATIONAL BANK	1.61	Ambuja Cements Ltd.	1.14
UNION BANK OF INDIA	1.48	Realty	2.40
Pharmaceuticals and Biotechnology	6.58	DLF Ltd.	1.51
Divi s Laboratories Ltd.	3.52	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	0.89
Torrent Pharmaceuticals Ltd.	2.04	Leisure Services	2.33
Zyodus Lifesciences Limited	1.02	INDIAN HOTELS COMPANY LTD.	2.33
Electrical Equipment	5.81	Capital Markets	2.10
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.09	HDFC Asset Management Company Ltd.	2.10
ABB India Ltd	1.46	Ferrous Metals	1.92
Siemens Ltd.	1.20	Jindal Steel & Power Ltd.	1.92
SIEMENS ENERGY INDIA LTD	1.06	Personal Products	1.85
Diversified Metals	5.17	Godrej Consumer Products Ltd.	1.85
Vedanta Ltd.	5.17	Gas	1.73
Petroleum Products	5.00	GAIL (India) Ltd.	1.73
Bharat Petroleum Corporation Ltd.	2.65	IT - Software	1.73
Indian Oil Corporation Ltd	2.35	LTIMINDTREE LIMITED	1.73
Automobiles	4.86	Non - Ferrous Metals	1.01
TVS Motors Company Ltd	3.68	HINDUSTAN ZINC LTD.	1.01
HYUNDAI MOTORS INDIA LTD	1.18	Industrial Manufacturing	0.72
Beverages	4.12	MAZAGOAN DOCK SHIPBUILDERS LTD	0.72
VARUN BEVERAGES LTD	2.44	Equity and Equity related - Total	99.40
UNITED SPIRITS LTD.	1.68	Net Current Assets/(Liabilities)	0.60
Agricultural, Commercial and Construction Vehicles	3.84	Grand Total	100.00
TML COMMERCIAL VEHICLES LIMITED	3.84		

SECTOR ALLOCATION (%)



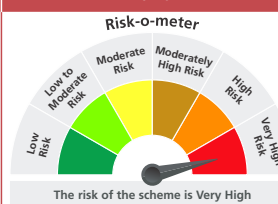
Product Label

This product is suitable for investors who are seeking*:

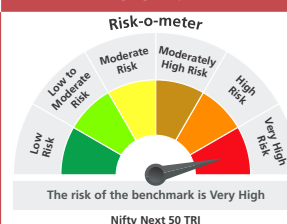
- Passive Investment in equity and equity related securities replicating the composition of Nifty Next 50 Index, subject to tracking error.
- There is no assurance that the investment objective of the scheme will be achieved.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK GOLD ETF

An open ended scheme replicating / tracking physical gold prices
 • NSE Symbol - GOLD1 • BSE Scrip Code - 590097

Investment Objective: The investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. The Scheme may also participate in gold related instruments. Exchange Traded Commodity Derivatives (ETCDs) having gold as the underlying shall be considered as gold related instrument for gold ETFs. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*:	Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹14,865.04 crs
AUM:	₹14,115.88 crs
Benchmark:	Prices of Gold
Allotment Date:	July 27, 2007
Folio Count:	5,26,788

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹122.1798

Ratios

Portfolio Turnover	12.11%
Tracking Error	0.38%

Total Expense Ratio**

0.55%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

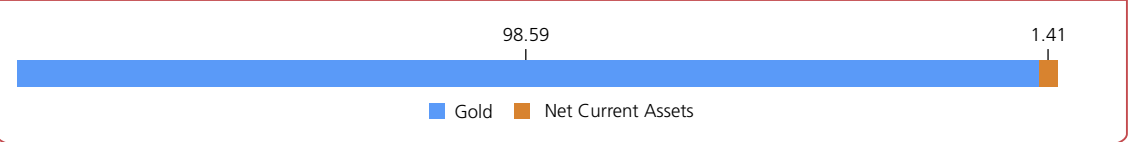
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Gold	98.59	Net Current Assets/(Liabilities)	1.41
Gold 1 Kg Fineness 0.995	56.14	Grand Total	100.00
GOLD 1 KG FINENESS 0.995 - GUJARAT	42.45		
Equity and Equity related - Total	98.59		

SECTOR ALLOCATION (%)



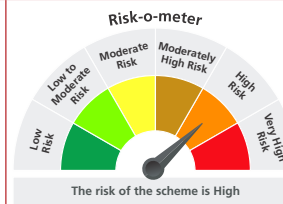
Product Label

This product is suitable for investors who are seeking*:

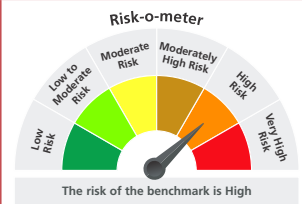
- Returns in line with physical gold over medium to long term, subject to tracking error
- Investment in physical gold

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK SILVER ETF

An open ended Exchange Traded Fund replicating/tracking price of Silver
 NSE Symbol - SILVER1

Investment Objective: To generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. The Scheme may also participate in silver related instruments. Exchange Traded Commodity Derivatives (ETCDs) having silver as the underlying shall be considered as Silver related instrument for Silver ETFs. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*:	Mr. Jeetu Valechha Sonar, Mr. Abhishek Bisen
AAUM:	₹3,762.87 crs
AUM:	₹3,319.12 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	December 09, 2022
Folio Count:	64,710

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on March 31, 2026)

₹22.5696

Ratios

Portfolio Turnover	81.68%
Tracking Error	0.66%

Total Expense Ratio**

0.35%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

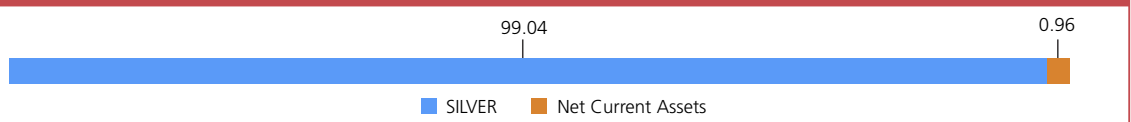
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
SILVER	99.04	Net Current Assets/(Liabilities)	0.96
SILVER(30 KGS)	51.53	Grand Total	100.00
SILVER(30 KGS) - GUJARAT	47.51		
Equity and Equity related - Total	99.04		

SECTOR ALLOCATION (%)



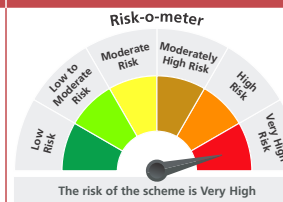
Product Label

This product is suitable for investors who are seeking*:

- Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors
- Investments in physical silver of 99.9% purity (fineness)

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY 1D RATE LIQUID ETF

An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index.
A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
NSE Symbol - LIQUID1

Investment Objective: The investment objective of the Scheme is to invest in Triparty repo on Government securities or treasury bills (TREPS). The Scheme aims to provide investment returns that, before expenses, closely correspond to the returns of the NIFTY 1D Rate Index, subject to tracking difference. There is no assurance or guarantee that the investment objective of the scheme would be achieved

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹1,592.45 crs
AUM: ₹1,786.30 crs
Benchmark: NIFTY 1D Rate Index
Allotment Date: January 24, 2023
Folio Count: 10,464

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 1-15 days

Net Asset Value (NAV) (as on March 31, 2026)

₹1097.7297

Debt Quant

Average Maturity	2.01 days
Modified Duration	2.01 days
Macaulay Duration	2.01 days
Annualised YTM*	5.90%
Tracking Error	0.01%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

0.19%

Available Plans/Options

Growth Option

IDCW Frequency

Not Applicable

Load Structure

Entry Load: Nil.

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

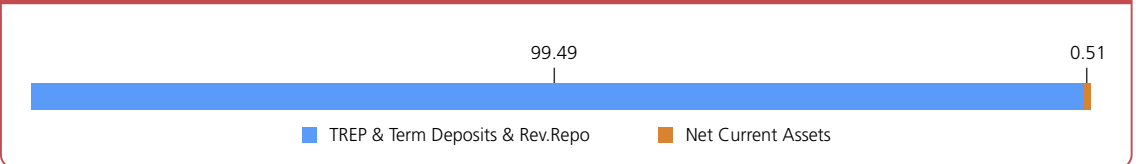
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low	A-I		
Moderate			
Relatively High			

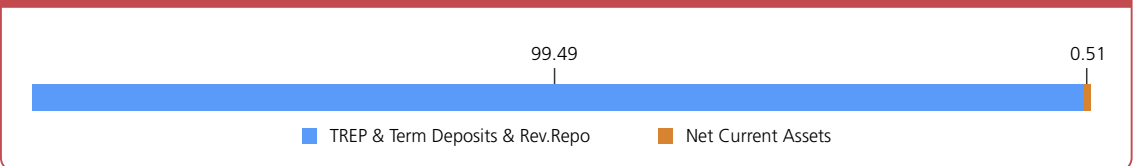
PORTFOLIO

Issuer/Instrument	% to Net Assets
Triparty Repo	99.49
Net Current Assets/(Liabilities)	0.51
Grand Total	100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Income over a short term investment horizon. • Investment in Tri-party repo on Government securities or treasury bills (TREPS). <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Low</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Low</p> <p>NIFTY 1D Rate Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. For last three IDCW, please refer page no 184-187. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY NEXT 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Next 50 index

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Next 50 and to generate returns that are commensurate with the performance of the NIFTY Next 50 Index TRI, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Jeetu Valechha
Sonar

AAUM: ₹900.61 crs

AUM: ₹853.62 crs

Benchmark: Nifty Next 50 Index TRI

Allotment Date: March 10, 2021

Folio Count: 54,717

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹17.2139	₹17.6569
IDCW	₹17.2143	₹17.6567

(as on March 31, 2026)

Ratios

Portfolio Turnover	31.25%
Tracking Error	0.06%

Total Expense Ratio**

Regular Plan: 0.49%

Direct Plan: 0.10%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

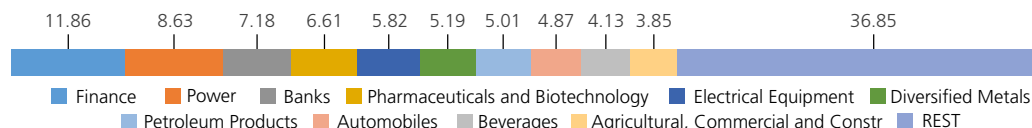
Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		INTERNATIONAL LIMITED	2.17
Finance	11.86	Bosch Ltd.	1.16
Cholamandalam Investment and Finance Company Ltd.	2.71	Chemicals and Petrochemicals	3.23
Power Finance Corporation Ltd.	2.58	Pidilite Industries Ltd.	1.86
REC LTD	1.78	SOLAR INDUSTRIES INDIA LIMITED	1.37
Bajaj Holdings and Investment Ltd.	1.77	Aerospace and Defense	3.09
Muthoot Finance Ltd	1.58	HINDUSTAN AERONAUTICS LTD.	3.09
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.82	Food Products	2.98
TATA CAPITAL LIMITED	0.62	Britannia Industries Ltd.	2.98
Power	8.63	Industrial Products	2.84
Tata Power Co. Ltd.	2.96	Cummins India Ltd.	2.84
ADANI POWER LTD.	2.90	Retailing	2.71
ADANI ENERGY SOLUTIONS LTD.	1.51	AVENUE SUPERMARTS LTD.	2.71
ADANI GREEN ENERGY LTD.	1.26	Cement and Cement Products	2.58
Banks	7.18	SHREE CEMENT LTD.	1.44
Bank Of Baroda	2.14	Ambuja Cements Ltd.	1.14
CANARA BANK	1.94	Realty	2.40
PUNJAB NATIONAL BANK	1.62	DLF Ltd.	1.51
UNION BANK OF INDIA	1.48	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	0.89
Pharmaceuticals and Biotechnology	6.61	Leisure Services	2.34
Divi s Laboratories Ltd.	3.53	INDIAN HOTELS COMPANY LTD.	2.34
Torrent Pharmaceuticals Ltd.	2.06	Capital Markets	2.11
Zydus Lifesciences Limited	1.02	HDFC Asset Management Company Ltd.	2.11
Electrical Equipment	5.82	Ferrous Metals	1.92
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.10	Jindal Steel & Power Ltd.	1.92
ABB India Ltd	1.45	Personal Products	1.85
Siemens Ltd.	1.21	Godrej Consumer Products Ltd.	1.85
SIEMENS ENERGY INDIA LTD	1.06	IT - Software	1.74
Diversified Metals	5.19	LTIMINDTREE LIMITED	1.74
Vedanta Ltd.	5.19	Gas	1.73
Petroleum Products	5.01	GAIL (India) Ltd.	1.73
Bharat Petroleum Corporation Ltd.	2.65	Non - Ferrous Metals	1.01
Indian Oil Corporation Ltd	2.36	HINDUSTAN ZINC LTD.	1.01
Automobiles	4.87	Industrial Manufacturing	0.73
TVS Motors Company Ltd	3.69	MAZAGOAN DOCK SHIPBUILDERS LTD	0.73
HYUNDAI MOTORS INDIA LTD	1.18	Equity & Equity related - Total	99.74
Beverages	4.13	Triparty Repo	0.45
VARUN BEVERAGES LTD	2.45	Net Current Assets/(Liabilities)	-0.19
UNITED SPIRITS LTD.	1.68	Grand Total	100.00
Agricultural, Commercial and Construction Vehicles	3.85		
TML COMMERCIAL VEHICLES LIMITED	3.85		
Auto Components	3.33		
SAMVARDHANA MOTHERSON			

For detailed portfolio log on to: <https://www.kotakmf.com/Products/funds/index-funds/Kotak-Nifty-Next-50-Index-Fund/Reg-G>

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

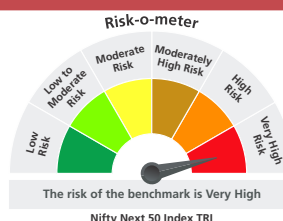
- Long term capital growth
- Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY 50 INDEX FUND

An open ended scheme replicating / tracking Nifty 50 index

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 50 and to generate returns that are commensurate with the performance of the NIFTY 50 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

AAUM: ₹1,009.18 crs

AUM: ₹980.69 crs

Benchmark: Nifty 50 Index TRI

Allotment Date: June 21, 2021

Folio Count: 58,555

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.5231	₹14.7403
IDCW	₹14.5227	₹14.7371

(as on March 31, 2026)

Ratios

Portfolio Turnover	14.87%
Tracking Error	0.05%

Total Expense Ratio**

Regular Plan:	0.32%
Direct Plan:	0.07%

Available Plans/Options

Regular & Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

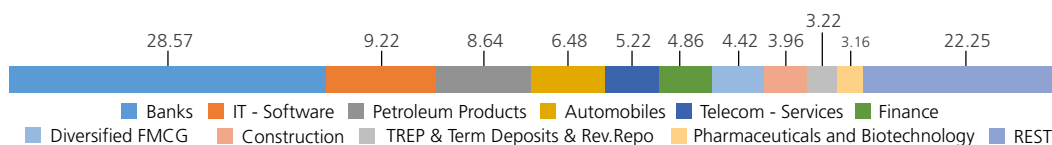
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks			
HDFC Bank Ltd.	10.70	Tata Steel Ltd.	1.53
ICICI Bank Ltd.	8.29	JSW Steel Ltd.	1.01
STATE BANK OF INDIA	3.88	Consumer Durables	
Axis Bank Ltd.	3.20	Titan Company Ltd.	1.57
KOTAK MAHINDRA BANK LTD.	2.50	Asian Paints Ltd.	0.94
IT - Software			
Infosys Ltd.	4.19	Retailing	
Tata Consultancy Services Ltd.	2.32	ETERNAL LIMITED	1.59
HCL Technologies Ltd.	1.35	Trent Ltd	0.70
Tech Mahindra Ltd.	0.84	Cement and Cement Products	
Wipro Ltd.	0.52	Ultratech Cement Ltd.	1.21
Petroleum Products			
RELIANCE INDUSTRIES LTD.	8.64	Grasim Industries Ltd.	0.93
Automobiles			
Mahindra & Mahindra Ltd.	2.53	Healthcare Services	
Maruti Suzuki India Limited	1.55	Apollo Hospitals Enterprises Ltd.	0.73
Bajaj Auto Ltd.	0.93	MAX HEALTHCARE INSTITUTE LTD.	0.68
Eicher Motors Ltd.	0.87	Aerospace and Defense	
TATA MOTORS PASSENGER VEHICLES LTD.	0.60	Bharat Electronics Ltd.	1.38
Telecom - Services			
Bharti Airtel Ltd	5.22	Insurance	
Finance			
BAJAJ FINANCE LTD.	2.06	SBI Life Insurance Company Ltd	0.77
SHRIRAM FINANCE LTD.	1.18	HDFC Life Insurance Company Ltd.	0.61
Bajaj Finserv Ltd.	0.91	Non - Ferrous Metals	
JIO FINANCIAL SERVICES LTD	0.71	Hindalco Industries Ltd	1.22
Diversified FMCG			
ITC Ltd.	2.67	Oil	
Hindustan Unilever Ltd.	1.75	Oil & Natural Gas Corporation Ltd.	1.06
Construction			
Larsen And Toubro Ltd.	3.96	Consumable Fuels	
Pharmaceuticals and Biotechnology			
Sun Pharmaceuticals Industries Ltd.	1.77	Coal India Ltd.	0.98
DR REDDYS LABORATORIES LTD.	0.73	Transport Infrastructure	
Cipla Ltd.	0.66	Adani Port and Special Economic Zone Ltd.	0.93
Power			
NTPC LTD	1.68	Transport Services	
Power Grid Corporation Of India Ltd.	1.29	Inter Globe Aviation Ltd	0.86
		Food Products	
		NESTLE INDIA LTD.	0.81
		Agricultural Food and other Product	
		Tata Consumer Products Ltd	0.63
		Metals and Minerals Trading	
		Adani Enterprises Ltd.	0.44
		Equity & Equity related - Total	
			98.08
		Triparty Repo	
			3.22
		Net Current Assets/(Liabilities)	
			-1.30
		Grand Total	
			100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY SMALLCAP 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Smallcap 50 Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Smallcap 50 Index TRI and to generate returns that are commensurate with the performance of the Nifty Small cap 50 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹175.27 crs

AUM: ₹170.15 crs

Benchmark: Nifty Smallcap 50 Index TRI

Allotment Date: April 10, 2023

Folio Count: 23,097

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Net Asset Value (NAV)

	Regular	Direct
Growth	₹17.0910	₹17.4174
IDCW	₹17.0909	₹17.4270

(as on March 31, 2026)

Ratios

Portfolio Turnover	80.24%
Tracking Error	0.28%

Total Expense Ratio**

Regular Plan: 0.78%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth, Payout of Income Distribution cum capital withdrawal (IDCW) & Reinvestment of Income Distribution cum capital withdrawal (IDCW)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

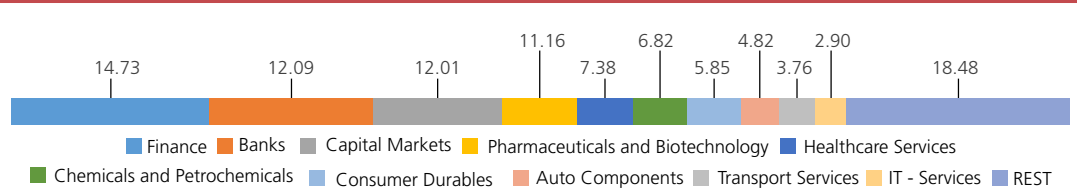
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Finance 14.73			
PIRAMAL FINANCE LTD	3.57	Crompton Greaves Consumer Electricals Ltd	2.32
PNB HOUSING FINANCE LTD.	2.29	AMBER ENTERPRISES INDIA LTD.	2.31
Manappuram Finance Ltd	2.23	PG ELECTROPLAST LTD	1.22
Cholamandalam Financial Holdings Ltd.	2.19	Auto Components 4.82	
POONAWALLA FINCORP LTD.	1.72	SONA BLW PRECISION FORGINGS LTD	3.49
IIFL Finance Ltd	1.62	AMARA RAJA ENERGY MOB LTD.	1.33
FIVE STAR BUSINESS FINANCE LTD	1.11	Transport Services 3.76	
Banks 12.09			
KARUR VYSYA BANK LTD.	4.42	DELHIVERY LTD	3.76
RBL Bank Ltd	2.83	IT - Services 2.90	
City Union Bank Ltd.	2.80	Affle (India) Ltd.	1.49
Bandhan Bank Ltd.	2.04	TATA TECHNOLOGIES LTD	1.41
Capital Markets 12.01			
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	3.22	Gas 2.86	
COMPUTER AGE MANAGEMENT SERVICES LIMITED	2.43	Indraprastha Gas Ltd.	1.65
ANGEL ONE LIMITED	2.38	AEGIS LOGISTICS LTD	1.21
Anand Rathi Wealth Ltd.	2.09	Power 2.48	
KFIN TECHNOLOGIES LTD.	1.89	CESC LTD	1.53
Pharmaceuticals and Biotechnology 11.16			
GLAND PHARMA LIMITED	2.18	RELIANCE POWER LTD	0.95
SAI LIFE SCIENCES LIMITED	2.16	Non - Ferrous Metals 2.41	
NEULAND LABORATORIES LTD.	1.68	HINDUSTAN COPPER LTD.	2.41
Wockhardt Ltd.	1.57	Construction 2.37	
Natco Pharma Ltd	1.41	NBCC (India) Ltd	1.30
PIRAMAL PHARMA LTD.	1.37	Kec International Ltd.	1.07
COHANCE LIFESCIENCES LIMITED	0.79	Commercial Services and Supplies 1.92	
Healthcare Services	7.38	Redington India Ltd	1.92
ASTER DM HEALTHCARE LTD	2.74	Industrial Manufacturing 1.73	
Narayana Hrudayalaya Ltd.	1.79	KAYNES TECHNOLOGY INDIA LTD.	1.73
DR.Lal Pathlabs Ltd.	1.65	Industrial Products 1.72	
Syngene International Limited	1.20	Welspun Corp Limited	1.72
Chemicals and Petrochemicals 6.82			
Navin Fluorine International Ltd.	3.66	Petroleum Products 1.35	
HIMADRI SPECIALITY CHEMICAL LTD.	1.68	Castrol (India) Ltd.	1.35
Tata Chemicals Ltd	1.48	Electrical Equipment 1.18	
Consumer Durables 5.85			
		INOX WIND LIMITED	1.18
		Equity & Equity related - Total 99.54	
		Triparty Repo 0.71	
		Net Current Assets/(Liabilities) -0.25	
		Grand Total 100.00	

SECTOR ALLOCATION (%)



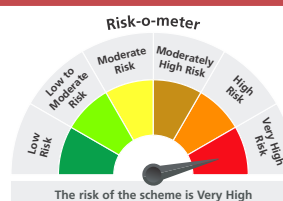
Product Label

This product is suitable for investors who are seeking*:

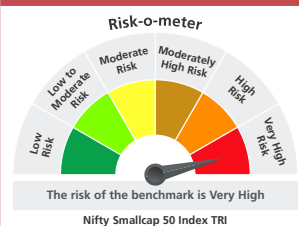
- Long term capital appreciation
- Investment stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY 200 MOMENTUM 30 INDEX FUND

An open ended scheme replicating/ tracking Nifty 200 Momentum 30 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹474.29 crs
AUM: ₹444.27 crs
Benchmark: Nifty 200 Momentum 30 Index TRI
Allotment Date: June 15, 2023
Folio Count: 27,580

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.7338	₹12.9086
IDCW	₹12.7338	₹12.9085

(as on March 31, 2026)

Ratios

Portfolio Turnover	159.11%
Tracking Error	0.23%

Total Expense Ratio**

Regular Plan: 0.66%
Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

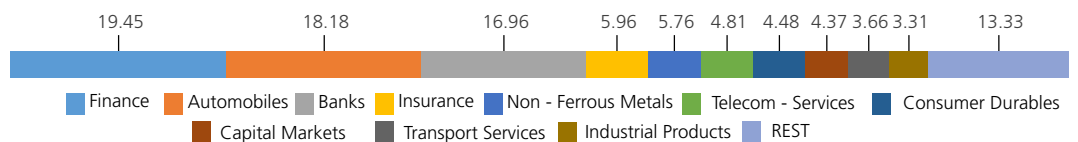
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Finance	19.45	BSE LTD.	4.37
SHRIRAM FINANCE LTD.	5.16	Transport Services	3.66
BAJAJ FINANCE LTD.	4.56	Inter Globe Aviation Ltd	3.66
Muthoot Finance Ltd	3.33	Industrial Products	3.31
L&T FINANCE HOLDINGS LTD	2.34	Cummins India Ltd.	3.31
Cholamandalam Investment and Finance Company Ltd.	2.09	Agricultural, Commercial and Construction Vehicles	2.35
Aditya Birla Capital Ltd.	1.97	ASHOK LEYLAND LTD.	2.35
Automobiles	18.18	Financial Technology (Fintech)	2.15
Eicher Motors Ltd.	5.11	ONE 97 COMMUNICATIONS LTD.	2.15
TVS Motors Company Ltd	4.61	Healthcare Services	2.11
Hero MotoCorp Ltd.	4.25	Fortis Healthcare India Ltd	2.11
Maruti Suzuki India Limited	4.21	Retailing	2.03
Banks	16.69	FSN E-COMMERCE VENTURES LTD.	2.03
STATE BANK OF INDIA	5.76	Transport Infrastructure	1.61
FEDERAL BANK LTD.	3.28	GMR AIRPORTS LIMITED	1.61
AU Small Finance Bank Ltd.	3.16	Fertilizers and Agrochemicals	1.59
CANARA BANK	2.47	UPL Ltd	1.59
INDIAN BANK	2.02	Pharmaceuticals and Biotechnology	1.55
Insurance	5.96	Glenmark Pharmaceuticals Ltd	1.55
SBI Life Insurance Company Ltd	3.82	Equity & Equity related - Total	100.06
Max Financial Services Ltd.	2.14	Triparty Repo	0.59
Non - Ferrous Metals	5.76	Net Current Assets/(Liabilities)	-0.65
Hindalco Industries Ltd	5.76	Grand Total	100.00
Telecom - Services	4.81		
Bharti Airtel Ltd	4.81		
Consumer Durables	4.48		
Asian Paints Ltd.	4.48		
Capital Markets	4.37		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

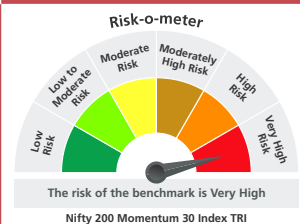
- Long term capital growth
- Return that corresponds to the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY FINANCIAL SERVICES EX-BANK INDEX FUND

An open-ended scheme replicating/tracking Nifty Financial Services Ex-Bank Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Financial Services Ex-Bank Index and to generate returns that are commensurate with the performance of the Nifty Financial Services Ex-Bank Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹91.98 crs
AUM: ₹85.18 crs
Benchmark: Nifty Financial Services Ex-Bank Index TRI
Allotment Date: August 14, 2023
Folio Count: 9,360

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.8494	₹14.0499
IDCW	₹13.8495	₹14.0499

(as on March 31, 2026)

Ratios

Portfolio Turnover	55.22%
Tracking Error	0.37%

Total Expense Ratio**

Regular Plan: 0.73%
Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

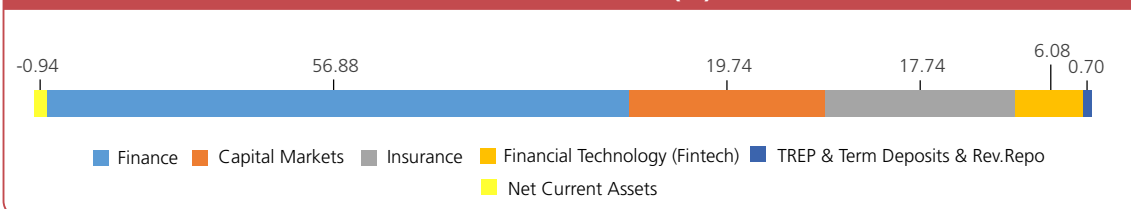
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
		HDFC Asset Management Company Ltd.	3.06
Finance	56.68	360 ONE WAM LTD.	1.70
BAJAJ FINANCE LTD.	14.49	CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.35
SHRIRAM FINANCE LTD.	8.25	COMPUTER AGE MANAGEMENT SERVICES LIMITED	1.03
Bajaj Finserv Ltd.	6.36	ANGEL ONE LIMITED	1.00
JIO FINANCIAL SERVICES LTD	4.97	Insurance 17.74	
Cholamandalam Investment and Finance Company Ltd.	3.96	SBI Life Insurance Company Ltd	5.46
Power Finance Corporation Ltd.	3.73	HDFC Life Insurance Company Ltd.	4.29
REC LTD	2.57	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	2.85
Bajaj Holdings and Investment Ltd.	2.56	Max Financial Services Ltd.	2.67
Muthoot Finance Ltd	2.33	ICICI Prudential Life Insurance Company Ltd	1.36
Aditya Birla Capital Ltd.	1.63	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.11
L&T FINANCE HOLDINGS LTD	1.38	Financial Technology (Fintech) 6.08	
SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.29	PB FINTECH LTD.	3.35
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.19	ONE 97 COMMUNICATIONS LTD.	2.73
LIC Housing Finance Ltd.	1.01	Equity & Equity related - Total 100.24	
PNB HOUSING FINANCE LTD.	0.96	Triparty Repo 0.70	
Capital Markets 19.74			
BSE LTD.	7.41	Net Current Assets/(Liabilities) -0.94	
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	4.19	Grand Total 100.00	

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investment in stocks comprising the underlying index and endeavours to track the benchmark index <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty Financial Services Ex-Bank Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. **Total Expense Ratio includes applicable GST.

KOTAK BSE HOUSING INDEX FUND

An open-ended scheme replicating/tracking BSE Housing Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the BSE Housing Index and to generate returns that are commensurate with the performance of the BSE Housing Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager* :	Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹12.78 crs
AUM:	₹11.79 crs
Benchmark:	BSE Housing Index TRI
Allotment Date:	August 28, 2023
Folio Count:	4,034

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.9767	₹11.1309
IDCW	₹10.9767	₹11.1300

(as on March 31, 2026)

Ratios

Portfolio Turnover	31.22%
Tracking Error	0.09%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

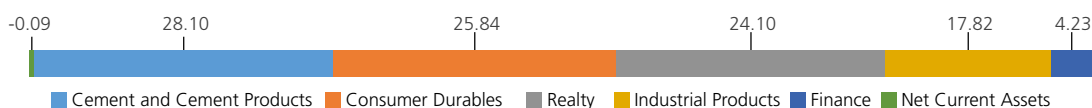
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		PHOENIX MILLS LTD.	5.23
Cement and Cement Products	28.10	DLF Ltd.	4.82
SHREE CEMENT LTD.	5.33	GODREJ PROPERTIES LIMITED	3.89
Ultratech Cement Ltd.	5.15	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	3.54
Grasim Industries Ltd.	5.12	PRESTIGE ESTATES PROJECTS LIMITED	3.54
Ambuja Cements Ltd.	4.63	OBEROI REALTY LTD	3.08
JK Cement Ltd.	3.96	Industrial Products	17.82
Dalmia Bharat Limited	2.55	Polycab India Ltd.	5.06
ACC Ltd.	1.36	KEI INDUSTRIES LTD.	4.60
Consumer Durables	25.84	SUPREME INDUSTRIES LIMITED	4.55
Asian Paints Ltd.	5.33	Astral Ltd.	3.61
DIXON TECHNOLOGIES INDIA LTD.	5.00	Finance	4.23
Havells India Ltd.	4.78	LIC Housing Finance Ltd.	2.75
VOLTAS LTD.	4.74	BAJAJ HOUSING FINANCE LTD.	1.48
BLUE STAR LTD.	3.84	Equity & Equity related - Total	100.09
Berger Paints (I) Ltd.	2.15	Net Current Assets/(Liabilities)	-0.09
Realty	24.10	Grand Total	100.00

SECTOR ALLOCATION (%)



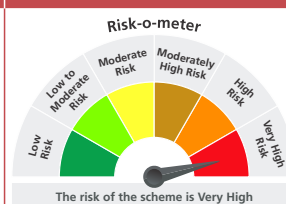
Product Label

This product is suitable for investors who are seeking*:

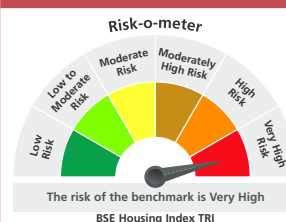
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY 100 LOW VOLATILITY 30 INDEX FUND

An open ended scheme replicating / tracking the NIFTY 100 Low Volatility 30 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹122.49 crs
AUM: ₹117.74 crs
Benchmark: NIFTY 100 Low
Volatility 30 Index TRI
Allotment Date: June 07, 2024
Folio Count: 7,825

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.7407	₹9.8524
IDCW	₹9.7407	₹9.8525

(as on March 31, 2026)

Ratios

Portfolio Turnover	56.52%
Tracking Error	0.10%

Total Expense Ratio**

Regular Plan: 0.83%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

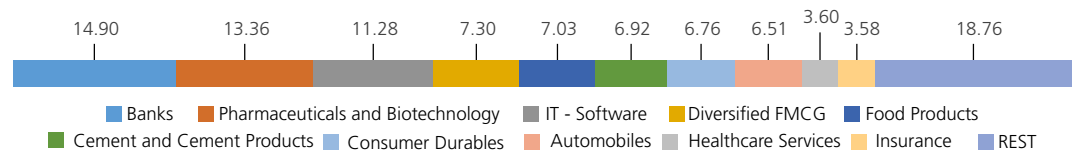
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Titan Company Ltd.			3.58
Banks			
Asian Paints Ltd.	14.90		3.18
HDFC Bank Ltd.	4.39	Automobiles 6.51	
ICICI Bank Ltd.	3.96	Maruti Suzuki India Limited	3.43
STATE BANK OF INDIA	3.34	Bajaj Auto Ltd.	3.08
KOTAK MAHINDRA BANK LTD.	3.21	Healthcare Services 3.60	
Pharmaceuticals and Biotechnology 13.36			
Apollo Hospitals Enterprises Ltd.			3.60
Sun Pharmaceuticals Industries Ltd.	3.55	Insurance 3.58	
Cipla Ltd.	3.46	SBI Life Insurance Company Ltd	3.58
DR REDDYS LABORATORIES LTD.	3.32	Telecom - Services 3.55	
Torrent Pharmaceuticals Ltd.	3.03	Bharti Airtel Ltd	3.55
IT - Software 11.28			
Construction			3.36
Tata Consultancy Services Ltd.	3.20	Larsen And Toubro Ltd.	3.36
Wipro Ltd.	2.75	Petroleum Products 3.20	
HCL Technologies Ltd.	2.72	RELIANCE INDUSTRIES LTD.	3.20
Infosys Ltd.	2.61	Chemicals and Petrochemicals 2.95	
Diversified FMCG 7.30			
Pidilite Industries Ltd.			2.95
Hindustan Unilever Ltd.	3.73	Finance 2.94	
ITC Ltd.	3.57	Bajaj Finserv Ltd.	2.94
Food Products 7.03			
Auto Components			2.77
NESTLE INDIA LTD.	3.56	Bosch Ltd.	2.77
Britannia Industries Ltd.	3.47	Equity & Equity related - Total 100.01	
Cement and Cement Products 6.92			
Triparty Repo			2.12
Ultratech Cement Ltd.	3.90	Net Current Assets/(Liabilities) -2.13	
SHREE CEMENT LTD.	3.02	Grand Total 100.00	
Consumer Durables 6.76			

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

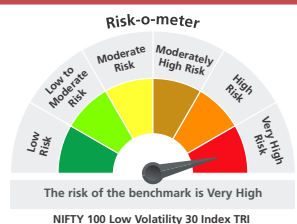
- Long term capital growth
- Return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK BSE PSU INDEX FUND

An open-ended scheme replicating/tracking BSE PSU Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹87.86 crs

AUM: ₹80.41 crs

Benchmark: BSE PSU Index TRI

Allotment Date: July 31, 2024

Folio Count: 18,348

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.8319	₹8.9276
IDCW	₹8.8320	₹8.9278

(as on March 31, 2026)

Ratios

Portfolio Turnover	51.03%
Tracking Error	0.10%

Total Expense Ratio**

Regular Plan: 1.03%

Direct Plan: 0.39%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

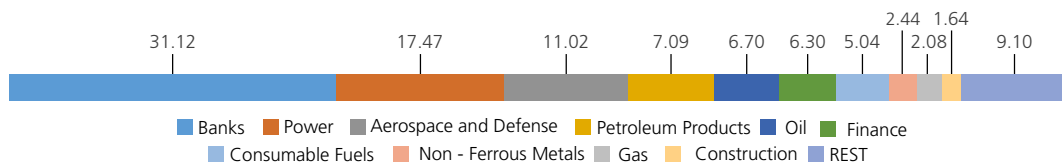
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Non - Ferrous Metals 2.44	
Banks	31.12	NATIONAL ALUMINIUM COMPANY LTD	1.71
STATE BANK OF INDIA	19.98	HINDUSTAN COPPER LTD.	0.73
Bank Of Baroda	2.26	Gas	2.08
CANARA BANK	2.04	GAIL (India) Ltd.	1.82
PUNJAB NATIONAL BANK	1.70	Gujarat Gas Ltd.	0.26
UNION BANK OF INDIA	1.54	Construction	1.64
INDIAN BANK	1.45	RAIL VIKAS NIGAM LIMITED.	0.69
BANK OF INDIA	0.83	NBCC (India) Ltd	0.39
BANK OF MAHARASHTRA	0.60	Engineers India Ltd.	0.25
JAMMU AND KASHMIR BANK LTD.	0.24	Iron International Ltd	0.19
Indian Overseas Bank	0.21	RITES Ltd.	0.12
Central Bank Of India	0.15	Insurance	1.60
UCO Bank	0.12	LIFE INSURANCE CORPORATION OF INDIA LTD.	0.90
Power	17.47	General Insurance Corporation Of India	0.56
NTPC LTD	8.65	THE NEW INDIA ASSURANCE COMPANY LTD	0.14
Power Grid Corporation Of India Ltd.	6.63	Electrical Equipment	1.55
NHPC LIMITED	1.13	Bharat Heavy Electricals Ltd.	1.55
NLC India Ltd.	0.42	Minerals and Mining	1.50
NTPC GREEN ENERGY LIMITED	0.42	NMDC Ltd.	1.28
SJVN LIMITED	0.22	Gujarat Mineral Development Corporation Ltd.	0.22
Aerospace and Defense	11.02	Industrial Manufacturing	1.27
Bharat Electronics Ltd.	7.04	MAZAGOAN DOCK SHIPBUILDERS LTD	0.78
HINDUSTAN AERONAUTICS LTD.	3.21	COCHIN SHIPYARD LTD.	0.49
BHARAT DYNAMICS LTD	0.49	Ferrous Metals	1.26
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.28	Steel Authority of India Ltd.	1.07
Petroleum Products	7.09	NMDC STEEL LTD	0.19
Bharat Petroleum Corporation Ltd.	2.69	Leisure Services	0.74
Indian Oil Corporation Ltd	2.44	Indian Railway Catering And Tourism Corporation Ltd.	0.74
HINDUSTAN PETROLEUM CORPORATION LTD	1.58	Transport Services	0.72
Chennai Petroleum Corporation Ltd.	0.23	Container Corporation of India Ltd.	0.72
Mangalore Refinery And Petrochemicals Ltd.	0.15	Agricultural, Commercial and Construction Vehicles	0.26
Oil	6.70	BEML LTD.	0.26
Oil & Natural Gas Corporation Ltd.	5.45	Telecom - Services	0.10
OIL INDIA LIMITED	1.25	RAILTEL CORPORATION OF INDIA LTD	0.10
Finance	6.30	Fertilizers and Agrochemicals	0.07
Power Finance Corporation Ltd.	2.71	RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.07
REC LTD	1.85	Equity & Equity related - Total	99.97
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.78	Triparty Repo	0.25
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.42	Net Current Assets/(Liabilities)	-0.22
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.39	Grand Total	100.00
IFCI Ltd.	0.15		
Consumable Fuels	5.04		
Coal India Ltd.	5.04		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
 - Return that corresponds to the performance of BSE PSU Index subject to tracking error.
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY MIDCAP 50 INDEX FUND

An open-ended scheme replicating/tracking the NIFTY Midcap 50 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹65.01 crs
AUM: ₹63.52 crs
Benchmark: Nifty Midcap 50 Index TRI
Allotment Date: August 16, 2024
Folio Count: 19,160

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.1197	₹9.2106
IDCW	₹9.1196	₹9.2107

(as on March 31, 2026)

Ratios

Portfolio Turnover	74.94%
Tracking Error	0.12%

Total Expense Ratio**

Regular Plan: 0.86%

Direct Plan: 0.25%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

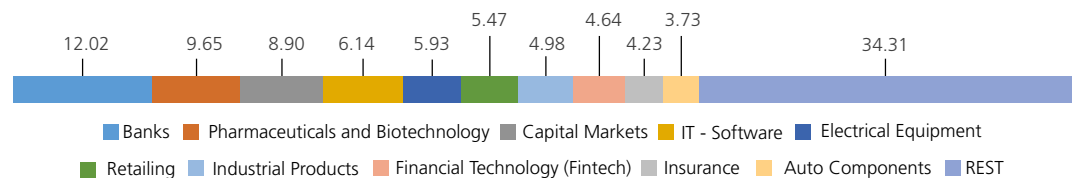
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Consumer Durables	
Banks	12.02	DIXON TECHNOLOGIES INDIA LTD.	2.08
FEDERAL BANK LTD.	3.33	Havells India Ltd.	1.57
IndusInd Bank Ltd.	2.59	Realty	3.60
AU Small Finance Bank Ltd.	2.49	PHOENIX MILLS LTD.	1.47
IDFC First Bank Limited	2.03	GODREJ PROPERTIES LIMITED	1.14
YES BANK LTD	1.58	PRESTIGE ESTATES PROJECTS LIMITED	0.99
Pharmaceuticals and Biotechnology	9.65	Automobiles	3.43
Lupin Ltd.	2.93	Hero MotoCorp Ltd.	3.43
Laurus Labs Ltd.	2.02	Telecom - Services	2.82
Aurobindo Pharma Ltd.	1.90	Indus Towers Ltd.	2.82
Alkem Laboratories Ltd.	1.62	Personal Products	2.49
MANKIND PHARMA LTD	1.18	Dabur India Ltd.	1.26
Capital Markets	8.90	Colgate Palmolive (India) Ltd.	1.23
BSE LTD.	5.72	Agricultural, Commercial and Constr	2.30
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.18	ASHOK LEYLAND LTD.	2.30
IT - Software	6.14	Healthcare Services	2.16
PERSISTENT SYSTEMS LIMITED	2.77	Fortis Healthcare India Ltd	2.16
COFORGE LIMITED	1.95	Agricultural Food and other Product	2.03
Mphasis Ltd	1.42	Marico Ltd.	2.03
Electrical Equipment	5.93	Chemicals and Petrochemicals	1.85
SUZLON ENERGY LTD.	2.51	SRF Ltd.	1.85
Bharat Heavy Electricals Ltd.	1.87	Petroleum Products	1.68
WAAREE ENERGIES LIMITED	1.55	HINDUSTAN PETROLEUM CORPORATION LTD	1.68
Retailing	5.47	Fertilizers and Agrochemicals	1.66
INFO EDGE (INDIA) LTD.	1.93	UPL Ltd	1.66
SWIGGY LTD	1.86	Transport Infrastructure	1.58
FSN E-COMMERCE VENTURES LTD.	1.68	GMR AIRPORTS LIMITED	1.58
Industrial Products	4.98	Minerals and Mining	1.38
Polycab India Ltd.	1.88	NMDC Ltd.	1.38
APL APOLLO TUBES LTD.	1.84	Oil	1.35
SUPREME INDUSTRIES LIMITED	1.26	OIL INDIA LIMITED	1.35
Financial Technology (Fintech)	4.64	Power	1.22
PB FINTECH LTD.	2.54	NHPC LIMITED	1.22
ONE 97 COMMUNICATIONS LTD.	2.10	Finance	0.99
Insurance	4.23	SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.99
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	2.17	Equity & Equity related - Total	99.88
Max Financial Services Ltd.	2.06	Triparty Repo	2.68
Auto Components	3.73	Net Current Assets/(Liabilities)	-2.56
Bharat Forge Ltd.	2.33	Grand Total	100.00
TUBE INVESTMENTS OF INDIA LTD.	1.40		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

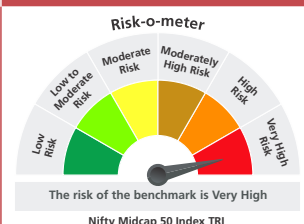
- Long term capital growth
- Return that corresponds to the performance of NIFTY Midcap 50 Index subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY INDIA TOURISM INDEX FUND

An open-ended scheme replicating/tracking the Nifty India Tourism Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹29.52 crs
AUM: ₹27.77 crs
Benchmark: Nifty India Tourism Index TRI
Allotment Date: September 23, 2024
Folio Count: 11,565

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹6.9639	₹7.0322
IDCW	₹6.9639	₹7.0336

(as on March 31, 2026)

Ratios

Portfolio Turnover	95.34%
Tracking Error	0.16%

Total Expense Ratio**

Regular Plan: 0.96%

Direct Plan: 0.33%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

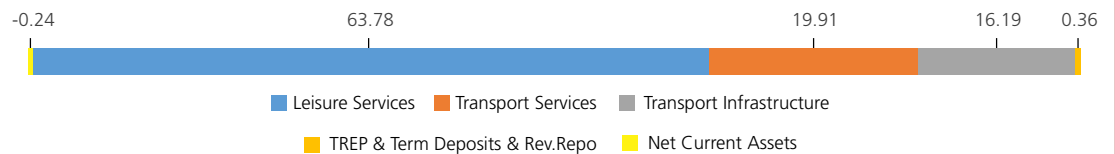
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Leisure Services	63.78
INDIAN HOTELS COMPANY LTD.	19.81
Jubilant Foodworks Limited	9.09
ITC HOTELS LIMITED	8.27
Indian Railway Catering And Tourism Corporation Ltd.	7.98
EIH Ltd.	2.89
CHALET HOTELS LTD.	2.69
LEMON TREE HOTELS LTD	2.67
DEVYANI INTERNATIONAL LIMITED	2.04
TBO TEK LIMITED	1.92
SAPPHIRE FOODS INDIA LTD.	1.90
SCHLOSS BANGALORE LTD.	1.76
BLS INTERNATIONAL SERVICES LTD.	1.53
TRAVEL FOOD SERVICES LTD	1.23
Transport Services	19.91
Inter Globe Aviation Ltd	19.91
Transport Infrastructure	16.19
GMR AIRPORTS LIMITED	16.19
Equity & Equity related - Total	99.88
Triparty Repo	0.36
Net Current Assets/(Liabilities)	-0.24
Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

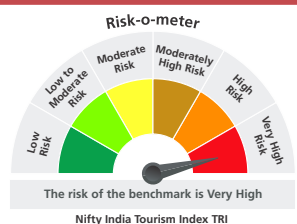
- Long term capital growth
- Return that corresponds to the performance of Nifty India Tourism Index subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY MIDCAP 150 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Momentum 50 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha
AAUM: ₹313.11 crs
AUM: ₹319.28 crs
Benchmark: Nifty Midcap 150 Momentum 50 Index (TRI)
Allotment Date: October 8, 2024
Folio Count: 31,004

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.1526	₹8.2312
IDCW	₹8.1523	₹8.2312

(as on March 31, 2026)

Ratios

Portfolio Turnover	108.68%
Tracking Error	0.20%

Total Expense Ratio**

Regular Plan: 0.93%

Direct Plan: 0.28%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: a) Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

IDCW is declared subject to availability and adequacy of distributable surplus

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

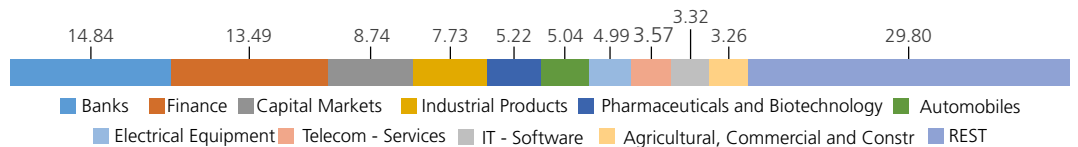
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		ASHOK LEYLAND LTD.	3.26
Banks	14.84	Fertilizers and Agrochemicals	3.23
FEDERAL BANK LTD.	4.57	UPL Ltd	2.23
AU Small Finance Bank Ltd.	4.35	Coromandel International Ltd.	1.00
INDIAN BANK	2.77	Insurance	2.99
IDFC First Bank Limited	2.15	Max Financial Services Ltd.	2.99
BANK OF INDIA	1.00	Financial Technology (Fintech)	2.98
Finance	13.49	ONE 97 COMMUNICATIONS LTD.	2.98
Muthoot Finance Ltd	4.51	Healthcare Services	2.95
L&T FINANCE HOLDINGS LTD	3.15	Fortis Healthcare India Ltd	2.95
Aditya Birla Capital Ltd.	2.68	Retailing	2.80
Mahindra & Mahindra Financial Services Ltd.	1.62	FSN E-COMMERCE VENTURES LTD.	2.80
Sundaram Finance Ltd.	0.83	Auto Components	2.46
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.70	MRFLimited	1.37
Capital Markets	5.68	UNO MINDA LIMITED	1.09
BSE LTD.	5.68	Transport Infrastructure	2.24
HDFC Asset Management Company Ltd.	2.37	GMR AIRPORTS LIMITED	2.24
Nippon Life India Asset Management Ltd.	0.69	Non - Ferrous Metals	1.98
Industrial Products	7.73	NATIONAL ALUMINIUM COMPANY LTD	1.98
Cummins India Ltd.	4.59	Chemicals and Petrochemicals	1.57
Polycab India Ltd.	1.54	SRF Ltd.	1.57
APL APOLLO TUBES LTD.	0.98	Cement and Cement Products	1.50
AIA Engineering Limited.	0.62	JK Cement Ltd.	1.06
Pharmaceuticals and Biotechnology	5.22	Dalmia Bharat Limited	0.44
Glenmark Pharmaceuticals Ltd	2.16	Petroleum Products	1.43
Lupin Ltd.	1.73	HINDUSTAN PETROLEUM CORPORATION LTD	1.43
Biocon Ltd.	0.94	Agricultural Food and other Product	1.32
Abbott India Ltd.	0.39	Marico Ltd.	1.32
Automobiles	5.04	Ferrous Metals	1.02
Hero MotoCorp Ltd.	5.04	JINDAL STAINLESS LTD	1.02
Electrical Equipment	4.99	Diversified	0.40
GE VERNOVA T&D INDIA LIMITED	3.13	3M India Ltd.	0.40
HITACHI ENERGY INDIA LIMITED	1.86	Consumer Durables	0.39
Telecom - Services	3.57	Berger Paints (I) Ltd.	0.39
Indus Towers Ltd.	1.96	Gas	0.34
Vodafone Idea Ltd	1.21	Indraprastha Gas Ltd.	0.34
BHARTI HEXACOM LTD.	0.40	Equity & Equity related - Total	99.80
IT - Software	3.32	Triparty Repo	2.00
PERSISTENT SYSTEMS LIMITED	1.95	Net Current Assets/(Liabilities)	-1.80
COFORGE LIMITED	1.37	Grand Total	100.00
Agricultural, Commercial and Construction Vehicles	3.26		

SECTOR ALLOCATION (%)

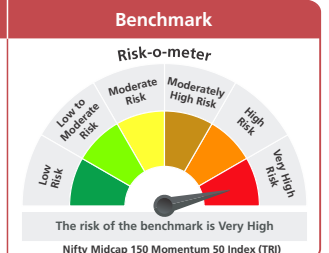
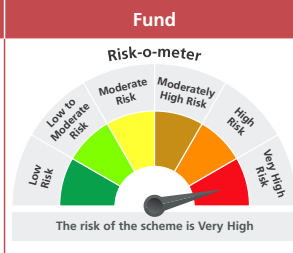


Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Return that corresponds to the performance of Nifty Midcap 150 Momentum 50 Index subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY 50 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 50 Equal Weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹55.85 crs
AUM: ₹59.11 crs
Benchmark: Nifty 50 Equal Weight Index (TRI)
Allotment Date: December 23, 2024
Folio Count: 4,756

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.9878	₹10.0519
IDCW	₹9.9877	₹10.0531

(as on March 31, 2026)

Ratios

Portfolio Turnover	59.74%
Tracking Error	0.20%

Total Expense Ratio**

Regular Plan: 0.72%
Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

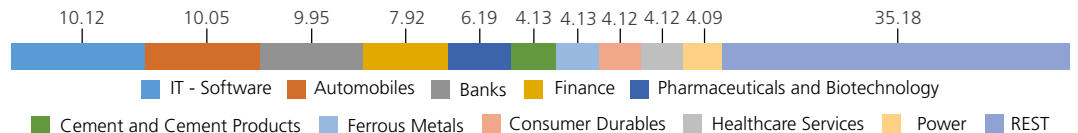
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Power Grid Corporation Of India Ltd.	2.05
IT - Software	10.12	NTPC LTD	2.04
Wipro Ltd.	2.06	Diversified FMCG	4.08
Tata Consultancy Services Ltd.	2.03	Hindustan Unilever Ltd.	2.04
HCL Technologies Ltd.	2.02	ITC Ltd.	2.04
Infosys Ltd.	2.02	Insurance	4.03
Tech Mahindra Ltd.	1.99	HDFC Life Insurance Company Ltd.	2.03
Automobiles	10.05	SBI Life Insurance Company Ltd	2.00
Bajaj Auto Ltd.	2.04	Retailing	4.02
Maruti Suzuki India Limited	2.04	Trent Ltd	2.03
Mahindra & Mahindra Ltd.	2.02	ETERNAL LIMITED	1.99
Eicher Motors Ltd.	1.98	Oil	2.20
TATA MOTORS PASSENGER VEHICLES LTD.	1.97	Oil & Natural Gas Corporation Ltd.	2.20
Banks	9.95	Non - Ferrous Metals	2.13
Axis Bank Ltd.	2.02	Hindalco Industries Ltd	2.13
ICICI Bank Ltd.	1.99	Consumable Fuels	2.11
KOTAK MAHINDRA BANK LTD.	1.99	Coal India Ltd.	2.11
HDFC Bank Ltd.	1.98	Construction	2.06
STATE BANK OF INDIA	1.97	Larsen And Toubro Ltd.	2.06
Finance	7.92	Food Products	2.05
SHRIRAM FINANCE LTD.	2.00	NESTLE INDIA LTD.	2.05
JIO FINANCIAL SERVICES LTD	1.99	Telecom - Services	2.05
Bajaj Finserv Ltd.	1.98	Bharti Airtel Ltd	2.05
BAJAJ FINANCE LTD.	1.95	Transport Infrastructure	2.02
Pharmaceuticals and Biotechnology	6.19	Adani Port and Special Economic Zone Ltd.	2.02
Cipla Ltd.	2.07	Aerospace and Defense	2.00
Sun Pharmaceuticals Industries Ltd.	2.07	Bharat Electronics Ltd.	2.00
DR REDDYS LABORATORIES LTD.	2.05	Metals and Minerals Trading	2.00
Cement and Cement Products	4.13	Adani Enterprises Ltd.	2.00
Grasim Industries Ltd.	2.07	Agricultural Food and other Product	1.99
Ultratech Cement Ltd.	2.06	Tata Consumer Products Ltd	1.99
Ferrous Metals	4.13	Transport Services	1.97
Tata Steel Ltd.	2.08	Inter Globe Aviation Ltd	1.97
JSW Steel Ltd.	2.05	Petroleum Products	1.96
Consumer Durables	4.12	RELIANCE INDUSTRIES LTD.	1.96
Titan Company Ltd.	2.10	Equity & Equity related - Total	101.49
Asian Paints Ltd.	2.02	Triparty Repo	1.01
Healthcare Services	4.12	Net Current Assets/(Liabilities)	-2.50
Apollo Hospitals Enterprises Ltd.	2.07	Grand Total	100.00
MAX HEALTHCARE INSTITUTE LTD.	2.05		
Power	4.09		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

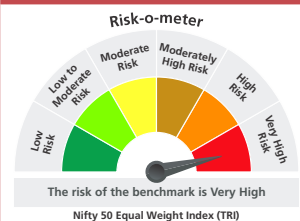
- Long term capital growth
- Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.
 For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY 100 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 100 equal weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹36.96 crs

AUM: ₹35.65 crs

Benchmark: Nifty 100 Equal Weight Index (TRI)

Allotment Date: December 23, 2024

Folio Count: 4,581

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.4645	₹9.5248
IDCW	₹9.4647	₹9.5243

(as on March 31, 2026)

Ratios

Portfolio Turnover	56.64%
Tracking Error	0.17%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

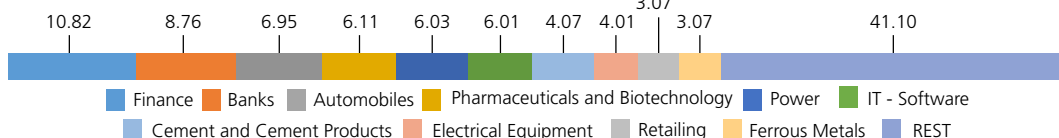
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	10.82	RELIANCE INDUSTRIES LTD.	0.97
Muthoot Finance Ltd	1.04	Non - Ferrous Metals	2.09
SHRIRAM FINANCE LTD.	1.00	Hindalco Industries Ltd	1.06
JIO FINANCIAL SERVICES LTD	1.00	HINDUSTAN ZINC LTD.	1.03
Cholamandalam Investment and Finance Company Ltd.	0.99	Healthcare Services	2.05
Power Finance Corporation Ltd.	0.99	Apollo Hospitals Enterprises Ltd.	1.03
Bajaj Finserv Ltd.	0.98	MAX HEALTHCARE INSTITUTE LTD.	1.02
BAJAJ FINANCE LTD.	0.97	Consumer Durables	2.04
REC LTD	0.97	Titan Company Ltd.	1.04
Bajaj Holdings and Investment Ltd.	0.96	Asian Paints Ltd.	1.00
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.96	Food Products	2.03
TATA CAPITAL LIMITED	0.96	NESTLE INDIA LTD.	1.02
Banks	8.76	Britannia Industries Ltd.	1.01
Axis Bank Ltd.	1.00	Diversified FMCG	2.02
ICICI Bank Ltd.	0.99	Hindustan Unilever Ltd.	1.01
KOTAK MAHINDRA BANK LTD.	0.99	ITC Ltd.	1.01
HDFC Bank Ltd.	0.98	Insurance	2.02
STATE BANK OF INDIA	0.97	HDFC Life Insurance Company Ltd.	1.02
UNION BANK OF INDIA	0.97	SBI Life Insurance Company Ltd.	1.00
CANARA BANK	0.96	Chemicals and Petrochemicals	1.98
PUNJAB NATIONAL BANK	0.96	Pidilite Industries Ltd.	0.99
Bank Of Baroda	0.94	SOLAR INDUSTRIES INDIA LIMITED	0.99
Automobiles	6.95	Aerospace and Defense	1.97
Bajaj Auto Ltd.	1.01	Bharat Electronics Ltd.	0.99
Maruti Suzuki India Limited	1.01	HINDUSTAN AERONAUTICS LTD.	0.98
Mahindra & Mahindra Ltd.	1.00	Auto Components	1.95
TVS Motors Company Ltd	1.00	Bosch Ltd.	0.98
Eicher Motors Ltd.	0.98	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.97
HYUNDAI MOTORS INDIA LTD	0.98	Beverages	1.95
TATA MOTORS PASSENGER VEHICLES LTD.	0.97	VARUN BEVERAGES LTD	1.01
Pharmaceuticals and Biotechnology	6.11	UNITED SPIRITS LTD.	0.94
Cipla Ltd.	1.03	Realty	0.99
Sun Pharmaceuticals Industries Ltd.	1.03	DLF Ltd.	0.95
DR REDDYS LABORATORIES LTD.	1.02	LODHA DEVELOPERS LTD.	0.95
Div's Laboratories Ltd.	1.01	(MACROTECH DEVELOPERS LTD)	1.03
Zivis Lifesciences Limited	1.01	Oil	1.09
Torrent Pharmaceuticals Ltd.	1.01	Oil & Natural Gas Corporation Ltd.	1.09
Power	6.03	Consumable Fuels	1.04
ADANI POWER LTD.	1.03	Coal India Ltd.	1.04
NTPC LTD	1.01	Diversified Metals	1.03
Tata Power Co. Ltd.	1.01	Vedanta Ltd.	1.03
Power Grid Corporation Of India Ltd.	1.01	Construction	1.02
ADANI ENERGY SOLUTIONS LTD.	0.99	Larsen And Toubro Ltd.	1.02
ADANI GREEN ENERGY LTD.	0.98	Gas	1.02
IT - Software	6.01	GAIL (India) Ltd.	1.02
Wipro Ltd.	1.03	Industrial Products	1.01
Tata Consultancy Services Ltd.	1.01	Cummins India Ltd.	1.01
HCL Technologies Ltd.	1.00	Telecom - Services	1.01
Infosys Ltd.	1.00	Bharti Airtel Ltd.	1.01
Tech Mahindra Ltd.	0.99	Personal Products	1.00
LTIMINDTREE LIMITED	0.98	Godrej Consumer Products Ltd.	1.00
Cement and Cement Products	4.07	Transport Infrastructure	1.00
Grasim Industries Ltd.	1.03	Adani Port and Special Economic Zone Ltd.	1.00
Ultratech Cement Ltd.	1.02	Agricultural Food and other Product	0.99
Ambuja Cements Ltd.	1.01	Tata Consumer Products Ltd.	0.99
SHREE CEMENT LTD.	1.01	Metals and Minerals Trading	0.99
Electrical Equipment	4.01	Adani Enterprises Ltd.	0.99
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.02	Capital Markets	0.98
Siemens Ltd.	1.01	HDFC Asset Management Company Ltd.	0.98
ABB India Ltd	1.00	Leisure Services	0.98
SIEMENS ENERGY INDIA LTD	0.98	INDIAN HOTELS COMPANY LTD.	0.98
Ferrous Metals	3.07	Agricultural, Commercial and Construction Vehicles	0.97
Jindal Steel & Power Ltd.	1.03	TML COMMERCIAL VEHICLES LIMITED	0.97
Tata Steel Ltd.	1.03	Transport Services	0.97
JSW Steel Ltd.	1.01	Inter Globe Aviation Ltd.	0.97
Retailing	3.07	Industrial Manufacturing	0.94
AVENUE SUPERMARTS LTD.	1.08	MAZAGOAN DOCK SHIPBUILDERS LTD	0.94
Trent Ltd	1.00	Equity & Equity related - Total	99.97
ETERNAL LIMITED	0.99	Triparty Repo	2.24
Petroleum Products	2.99	NET Current Assets/(Liabilities)	-2.21
Bharat Petroleum Corporation Ltd.	1.02	Grand Total	100.00
Indian Oil Corporation Ltd	1.00		

SECTOR ALLOCATION (%)



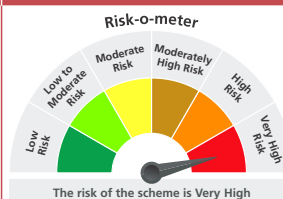
Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Return that corresponds to the performance of Nifty 100 Equal Weight Index subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*:	Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹42.79 crs
AUM:	₹43.63 crs
Benchmark:	Nifty Smallcap 250 Index TRI
Allotment Date:	January 27, 2025
Folio Count:	14,226

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.2243	₹9.2770
IDCW	₹9.2244	₹9.2770

(as on March 31, 2026)

Ratios

Portfolio Turnover	44.13%
Tracking Error	0.11%

Total Expense Ratio**

Regular Plan:	0.63%
Direct Plan:	0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

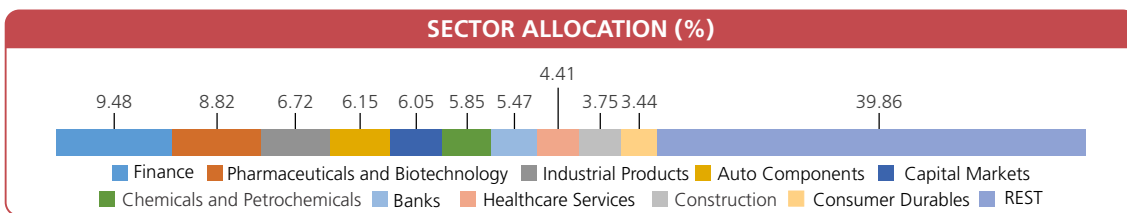
Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Equity & Equity related	
Finance	9.48	JUPITER WAGONS LTD	0.19
PIRAMAL FINANCE LTD	1.30	Tega Industries Ltd.	0.16
PNB HOUSING FINANCE LTD.	0.83	Leisure Services	2.03
Manappuram Finance Ltd	0.81	EHF LTD	0.31
Cholamandalam Financial Holdings Ltd.	0.78	CHALET HOTELS LTD	0.29
SANMAAN CAPITAL LIMITED	0.68	LEMON TREE HOTELS LTD	0.29
POONAWALLA FINCORP LTD	0.62	DEVYANI INTERNATIONAL LIMITED	0.22
IFIL Finance Ltd	0.59	SAPPHIRE FOODS INDIA LTD.	0.21
HOME FIRST FINANCE CO INDIA	0.48	TBO TEK LIMITED	0.21
APTUS VALUE HOUSING FINANCE	0.40	SCHLOSS BANGALORE LTD.	0.19
FIVE STAR BUSINESS FINANCE LTD	0.40	BLS INTERNATIONAL SERVICES LTD.	0.17
CAN FIN HOMES LTD	0.39	TRAVEL FOOD SERVICES LTD	0.14
CAPRI GLOBAL CAPITAL LTD	0.38	Power	2.00
CREDITACCESS GRAMEEN LTD.	0.27	CESC LTD	0.56
AADHAR HOUSING FINANCE LTD.	0.28	NAVA LTD.	0.43
CHOICE INTERNATIONAL LTD	0.28	Jaiprakash Power Ventures Ltd.	0.39
JM FINANCIAL LTD	0.26	RELIANCE POWER LTD	0.35
Aavas Financiers Ltd.	0.23	ACME SOLAR HOLDINGS LTD.	0.16
IFCI	0.19	RELIANCE INFRASTRUCTURE LTD	0.11
SBCF FINANCE LTD	0.19	Automobiles	1.90
Pharmaceuticals and Biotechnology	8.82	ATHER ENERGY LTD	0.85
JB CHEMICALS & PHARMACEUTICALS LTD.	0.98	Force Motors Ltd.	0.55
GLAND PHARM LIMITED	0.79	OLA ELECTRIC MOBILITY LIMITED	0.52
SAI LIFE SCIENCES LIMITED	0.79	ELECTRA GREENTECH LTD	0.27
ACUTAAS CHEMICALS LTD	0.78	Retailing	1.84
NEULAND LABORATORIES LTD.	0.57	CarTrade Tech Ltd	0.41
Wockhardt Ltd.	0.53	INDIAMART INTERMESH LTD.	0.36
Granules India Ltd.	0.51	ADITYA BIRLA LIFESTYLE BRANDS LIMITED	0.28
Natco Pharma Ltd.	0.51	BRAINBEES SOLUTIONS LIMITED	0.27
PIRAMAL PHARMA LTD.	0.48	MEESHO LIMITED	0.23
ONESOURCE SPECIALTY PHARMA LTD.	0.48	Aditya Birla Fashion and Retail Ltd	0.15
Pfizer Ltd.	0.42	URBAN COMPANY LTD.	0.14
Eris Lifesciences Ltd.	0.42	Gas	1.73
JUBLANT PHARMOVA LIMITED	0.39	Indraprastha Gas Ltd.	0.60
EMCURE PHARMACEUTICALS LIMITED	0.32	AEGIS LOGISTICS LTD	0.43
COHANCE LIFESCIENCES LIMITED	0.28	Gujarat State Petronet Ltd.	0.39
CONCORD BIOTECH LTD.	0.20	Mahanagar Gas Ltd	0.31
CAPLIN POINT LABORATORIES LTD.	0.18	Realty	1.71
BLUE JET HEALTHCARE LTD	0.07	BRIGADE ENTERPRISES LIMITED	0.53
Industrial Products	6.72	Anant Rai Industries Ltd	0.36
Timken India Ltd.	0.68	ADITYA BIRLA REAL ESTATE LTD	0.35
Kirloskar Oil Engines Ltd.	0.65	Sobha Developers Ltd.	0.31
Welspun Corp Limited	0.63	SIGNATURE GLOBAL LTD	0.16
Elgi Equipments Limited	0.59	Commercial Services and Supplies	1.65
PTC INDUSTRIES LTD	0.53	Redington India Ltd	0.70
Carborundum Universal Ltd.	0.52	Firstsource Solutions Ltd.	0.38
Jisha Martin Ltd.	0.42	ECLERX SERVICES LTD.	0.33
HBL ENGINEERING LTD	0.41	INTERNATIONAL GEOMOLOGICAL	
GODAWARI POWER AND ISPAT LIMITED	0.39	INSTITUTE (INDIA) LTD.	0.19
Finolex Cables Ltd.	0.35	MMTC LTD	0.05
Shyam Metals and Energy Ltd	0.32	IT - Software	1.55
H.E.G. LTD.	0.27	ZENSAR TECHNOLOGIES LTD.	0.34
R R KABEL LTD	0.25	Birlasoft Ltd.	0.32
JINDAL SAW LTD.	0.23	Intellect Design Arena Ltd.	0.31
Graphite India Ltd.	0.24	Sonata Software Ltd.	0.24
RHI MAGNESITA INDIA LTD.	0.12	NEWGEN SOFTWARE TECHNOLOGIES LTD	0.15
GALLANTT ISPAT LTD.	0.10	Late View Analytics Ltd.	0.11
Auto Components	6.05	C.E. INFO SYSTEMS LTD.	0.08
SONA BLW PRECISION FORGING LTD	1.27	Fertilizers and Agrochemicals	1.52
ZF Commercial Vehicle Control Systems India Limited	0.61	Chambal Fertilisers & Chemicals Ltd.	0.38
Asahi India Glass Ltd.	0.55	Bayer Cropscience Ltd.	0.34
Mothersum Sumi Wirino India Limited	0.55	FERTILISERS AND CHEMICALS TRAVANCORE LTD	0.27
CRAFTSMAN AUTOMATION LTD	0.48	PARADEEP PHOSPHATES LTD.	0.27
AMARA RAJA ENERGY MOB LTD.	0.40	SUMITOMO CHEMICAL INDIA LTD	0.26
CEAT Ltd.	0.33	Electrical Equipment	1.49
BELRISE INDUSTRIES LTD.	0.33	INOX WIND LIMITED	0.43
GABRIEL INDIA LTD.	0.28	TRIVENI TURBINE LTD	0.30
JK TYRE & INDUSTRIES LTD.	0.28	SCHNEIDER ELECTRIC INFRASTRUCTURE LTD	0.29
RAMKRISHNA FORGING LTD.	0.28	ELECON ENGINEERING CO.LTD	0.18
MINDA CORPORATION LIMITED	0.24	TRANSFORMERS & RECTIFIERS (INDIA) LTD.	0.16
TENSCO CLEAN AIR INDIA LIMITED	0.23	EMMVEE PHOTOVOLTAIC POWER LIMITED	0.13
JBM AUTO LTD.	0.12	Insurance	1.49
Capital Markets	6.05	STAR HEALTH AND ALLIED INSURANCE LTD.	0.63
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.17	GO DIGIT GENERAL INSURANCE LTD.	0.45
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.88	NIVA BUVA HEALTH INSURANCE CO. LTD.	0.25
ANGEL ONE LIMITED	0.87	CANARA HSBC LIFE INSURANCE CO. LTD.	0.16
Anand Rathi Wealth Ltd.	0.76	Entertainment	1.24
KFRI TECHNOLOGIES LTD.	0.69	Zee Entertainment Enterprises Ltd	0.39
Indian Energy Exchange Ltd	0.54	PVR INOX LIMITED	0.38
NUVAMA WEALTH MANAGEMENT LIMITED	0.53	Sun TV Network Ltd.	0.33
Aditya Birla Sun Life AMC Ltd	0.38	SAREGAMA INDIA LTD.	0.14
UTI Asset Management Company Ltd	0.23	Aerospace and Defense	1.22
Chemicals and Petrochemicals	5.85	Data Patterns (India) Ltd.	0.53
Navin Fluorine International Ltd.	1.33	ZEN TECHNOLOGIES LTD	0.35
HIMADRI SPECIALITY CHEMICAL LTD.	0.60	GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.34
Atul Ltd.	0.59	Cement and Cement Products	1.14
Tata Chemicals Ltd	0.52	The Ramco Cements Ltd	0.68
Deepak Nitrite Ltd.	0.48	NUVOCO VISTAS CORP. LTD	0.16
Aarti Industries Ltd.	0.36	JSW CEMENT LTD	0.16
Deepak Fertilisers & Petrochemicals Corp Ltd	0.27	India Cements Ltd.	0.14
JUBLANT INGREVIA LTD	0.27	Food Products	1.08
SUPREME PETROCHEM LTD.	0.25	EID Parry (India) Ltd	0.47
PCBL LTD	0.25	Bikaji Foods International Ltd.	0.24
SWAN ENERGY LTD	0.24	ZYDUS WELLSNESS LTD.	0.24
ANUPAM RASAYAN INDIA LTD.	0.20	Bombay Burmah Trading Corporation Ltd.	0.24
Clean Science and Technology Ltd	0.19	Agricultural Food and other Product	1.06
Banks	5.47	CCL PRODUCTS INDIA LTD.	0.43
KARUR VYSYA BANK LTD.	1.61	Balrampur Chini Mills Ltd.	0.34
RBL Bank Ltd	1.00	LT FOODS LTD.	0.29
City Union Bank Ltd.	1.00	Personal Products	1.05
Bandhan Bank Ltd.	0.74	Emami Ltd	0.46
JAMMU AND KASHMIR BANK LTD.	0.29	Gillette India Ltd	0.35
Indian Overseas Bank	0.27	HONASA CONSUMER LTD	0.24
IDBI Bank Ltd.	0.20	Petroleum Products	0.95
Central Bank Of India	0.18	Castrol (India) Ltd	0.49
UCO Bank	0.15	Chennai Petroleum Corporation Ltd.	0.27
Healthcare Services	4.41	Mangalore Refinery And Petrochemicals Ltd.	0.19
ASTER DM HEALTHCARE LTD	0.98	Non - Ferrous Metals	0.87
KRISHNA INSTITUTE OF MEDICAL	0.90	HINDUSTAN COPPER LTD.	0.87
Narayana Hrudayalaya Ltd.	0.65	Textiles and Apparels	0.68
DR.Lai Pathlabs Ltd.	0.60	Hrudman Textiles Ltd.	0.31
Syngene International Limited	0.43	WELSPUN LIVING LTD	0.20
RAINBOW CHILDRENS MEDICARE LTD	0.34	Trident Ltd.	0.17
INDEGENE LTD	0.26	Telecom - Services	0.63
VIJAYA DIAGNOSTIC CENTRE PVT	0.25	HFCL LTD	0.41
Construction	3.75	RAILTEL CORPORATION OF INDIA LTD	0.13
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.71	TATA TELESERVICES LTD	0.09
IRB INFRASTRUCTURE DEVELOPERS LTD	0.51	Minerals and Mining	0.53
NBC (India) Ltd	0.47	Gujarat Mineral Development Corporation Ltd.	0.28
Kec International Ltd.	0.39	GRAVITA INDIA LTD.	0.25
NCC LIMITED	0.31	Ferrous Metals	0.50
Engineers India Ltd.	0.29	SARDA ENERGY AND MINERALS LTD.	0.28
TECHNO ELECTRIC & ENGINEERING	0.29	NMDC STEEL LTD	0.22
COMPANY LIMITED	0.25	Agricultural, Commercial and	0.49
AFCONS INFRASTRUCTURE LTD.	0.25	Construction Vehicles	0.31
Icon International Ltd	0.22	BEML LTD.	0.18
ITD CEMENTATION INDIA LTD.	0.17	ACTION CONSTRUCTION EQUIPMENT LTD.	0.18
RITES Ltd.	0.14	Telecom - Equipment and Accessories	0.32
Consumer Durables	3.44	Texas Networks Ltd	0.19
AMBER ENTERPRISES INDIA LTD	0.84	ITI Ltd	0.13
Crompton Greaves Consumer Electricals Ltd	0.45	Healthcare Equipment and Supplies	0.27
Kajaria Ceramics Ltd.	0.45	POLY MEDICURE LTD	0.27
PG ELECTROPLAST LTD	0.44	Diversified	0.26
Whirlpool of India Ltd.	0.35	DCM SHRIRAM LTD.	0.26
Akzo Nobel India Ltd.	0.29	Household Products	0.24
Bata India Ltd.	0.23	DOMS INDUSTRIES LTD	0.24
IT - Services	2.65	Other Consumer Services	0.24
Affle (India) Ltd.	0.54	PHYSICWALLAH LIMITED	0.24
SAGILITY INDIA LTD.	0.51	Financial Technology (Fintech)	0.16
TATA TECHNOLOGIES LTD	0.48	PINE LABS LTD.	0.16
INVENTURUS KNOWLEDGE SOLUTIONS LTD.	0.39	Diversified Metals	0.14
C.YIENT LTD.	0.37	JAIN RESOURCE RECYCLING LTD.	0.14
NETWEB TECHNOLOGIES INDIA LTD.	0.30	Oil	0.14
Transport Services	2.58	AEGIS VOPAK TERMINALS LTD	0.14
DELHIVERY LTD	1.37	Beverages	0.13
Great Eastern Shipping Company Ltd	0.82	ALLIED BLENDERS & DISTILLERS LTD.	0.13
Shipping Corporation of India Ltd.	0.72	Equity & Equity related- Total	99.79
Blue Dart Express Ltd.	0.17	Tripartite Repo	2.75
Industrial Manufacturing	2.17	Net Current Assets/(Liabilities)	-2.54
KAYNES TECHNOLOGY INDIA LTD.	0.63	Grand Total	100.00
IYOTI CNC AUTOMATION LTD	0.36		
SYRMA SGS TECHNOLOGY LTD.	0.35		
TITAGARH RAIL SYSTEMS LTD.	0.27		
ADITYA INFOTECH LIMITED	0.21		

KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Return that corresponds to the performance of Nifty SmallCap 250 Index subject to tracking error. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p style="text-align: center;">Risk-o-meter</p> <p style="text-align: center;">The risk of the scheme is Very High</p>	<p style="text-align: center;">Risk-o-meter</p> <p style="text-align: center;">The risk of the benchmark is Very High Nifty Smallcap 250 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK BSE SENSEX INDEX FUND

An open-ended scheme replicating/tracking the BSE Sensex Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹15.70 crs
AUM: ₹15.24 crs
Benchmark: BSE Sensex Index TRI
Allotment Date: February 17, 2025
Folio Count: 4,438

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.5377	₹9.5556
IDCW	₹9.5378	₹9.5558

(as on March 31, 2026)

Ratios

Portfolio Turnover	54.07%
Tracking Error	0.19%

Total Expense Ratio**

Regular Plan: 0.31%

Direct Plan: 0.14%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

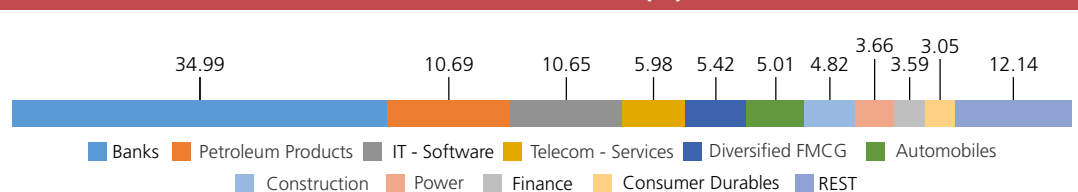
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks		34.99	
HDFC Bank Ltd.	13.11	BAJAJ FINANCE LTD.	2.52
ICICI Bank Ltd.	10.14	Bajaj Finserv Ltd.	1.07
STATE BANK OF INDIA	4.78	Consumer Durables	
Axis Bank Ltd.	3.90	Titan Company Ltd.	1.90
KOTAK MAHINDRA BANK LTD.	3.06	Asian Paints Ltd.	1.15
Petroleum Products		10.69	
RELIANCE INDUSTRIES LTD.	10.69	Retailing	
IT - Software		10.65	
Infosys Ltd.	5.13	Pharmaceuticals and Biotechnology	
Tata Consultancy Services Ltd.	2.81	Sun Pharmaceuticals Industries Ltd.	2.23
HCL Technologies Ltd.	1.67	Ferrous Metals	
Tech Mahindra Ltd.	1.04	Tata Steel Ltd.	1.86
Telecom - Services		5.98	
Bharti Airtel Ltd	5.98	Aerospace and Defense	
Diversified FMCG		5.42	
ITC Ltd.	3.26	Cement and Cement Products	
Hindustan Unilever Ltd.	2.16	Transport Infrastructure	
Automobiles		5.01	
Mahindra & Mahindra Ltd.	3.11	Transport Services	
Maruti Suzuki India Limited	1.90	Inter Globe Aviation Ltd	1.04
Construction		4.82	
Larsen And Toubro Ltd.	4.82	Equity & Equity related - Total	
Power		3.66	
NTPC LTD	2.07	Net Current Assets/(Liabilities)	
		-0.07	
		Grand Total	
		100.00	

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Return that corresponds to the performance of BSE Sensex Index subject to tracking error. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High BSE Sensex Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY COMMODITIES INDEX FUND

An open-ended scheme replicating/tracking the Nifty Commodities Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹266.15 crs
AUM: ₹258.83 crs
Benchmark: Nifty Commodities
Index TRI
Allotment Date: March 10, 2025
Folio Count: 5,543

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.3641	₹11.3956
IDCW	₹11.3636	₹11.3960

(as on March 31, 2026)

Ratios

Portfolio Turnover	19.59%
Tracking Error	0.39%

Total Expense Ratio**

Regular Plan: 0.47%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

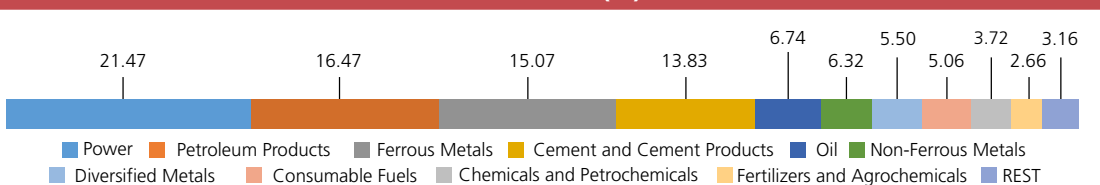
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
Power		
NTPC LTD		21.47
Tata Power Co. Ltd.		8.68
ADANI POWER LTD.		3.13
ADANI ENERGY SOLUTIONS LTD.		3.08
ADANI GREEN ENERGY LTD.		1.60
JSW ENERGY LTD.		1.34
TORRENT POWER LTD		1.26
NHPC LIMITED		1.23
Petroleum Products		
RELIANCE INDUSTRIES LTD.		16.47
Bharat Petroleum Corporation Ltd.		9.57
Indian Oil Corporation Ltd		2.81
HINDUSTAN PETROLEUM CORPORATION LTD		2.50
Ferrous Metals		
Tata Steel Ltd.		15.07
JSW Steel Ltd.		7.83
Jindal Steel & Power Ltd.		5.20
Cement and Cement Products		
Ultratech Cement Ltd.		2.04
Grasim Industries Ltd.		13.83
SHREE CEMENT LTD.		6.29
Ambuja Cements Ltd.		4.81
Oil		
Oil & Natural Gas Corporation Ltd.		1.52
OIL INDIA LIMITED		1.21
Non - Ferrous Metals		
Hindalco Industries Ltd		6.74
Diversified Metals		
Vedanta Ltd.		6.32
Consumable Fuels		
Coal India Ltd.		5.50
Chemicals and Petrochemicals		
Pidilite Industries Ltd.		5.06
SRF Ltd.		3.72
Fertilizers and Agrochemicals		
UPL Ltd		1.97
P I INDUSTRIES LTD		1.75
Industrial Products		
APL APOLLO TUBES LTD.		2.66
Minerals and Mining		
NMDC Ltd.		1.57
Equity & Equity related - Total		
Triparty Repo		
Net Current Assets/(Liabilities)		
Grand Total		
		99.88
		0.19
		-0.07
		100.00

ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty Commodities Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY MIDCAP 150 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹22.46 crs
AUM: ₹24.72 crs
Benchmark: Nifty Midcap 150 Index TRI
Allotment Date: March 21, 2025
Folio Count: 5,950

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.9247	₹9.9745
IDCW	₹9.9247	₹9.9741

(as on March 31, 2026)

Ratios

Portfolio Turnover	79.41%
Tracking Error	1.06%

Total Expense Ratio**

Regular Plan: 0.63%
Direct Plan: 0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

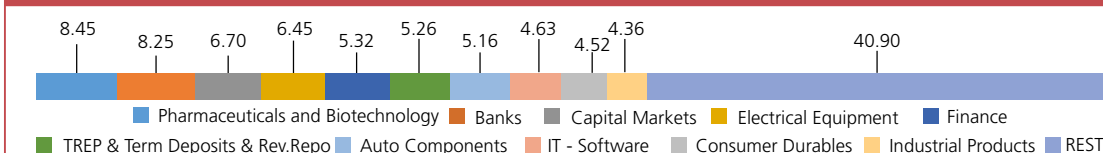
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	8.45	General Insurance Corporation Of India	0.31
Pharmaceuticals and Biotechnology	6.45	THE NEW INDIA ASSURANCE COMPANY LTD	0.08
Lupin Ltd.	1.54	Telecom - Services	2.93
Laurus Labs Ltd.	1.06	Indus Towers Ltd.	0.49
Aurobindo Pharma Ltd.	1.05	Vodafone Idea Ltd	0.65
Glenmark Pharmaceuticals Ltd	0.88	Tata Communications Ltd.	0.46
Alkem Laboratories Ltd.	0.85	BHARTI HEXACOM LTD.	0.33
Biocon Ltd.	0.71	Power	2.73
ipca Laboratories Ltd.	0.64	JSW ENERGY LTD.	0.73
MANKIND PHARMA LTD	0.62	TORRENT POWER LTD	0.71
Abbott India Ltd.	0.39	NHPC LIMITED	0.67
Ajanta Pharma Ltd.	0.34	NLC India Ltd.	0.25
GlaxoSmithKline Pharmaceuticals Ltd.	0.26	NTPC GREEN ENERGY LIMITED	0.24
ANTHEM BIOSCIENCES LTD	0.11	SUNJ LIMITED	0.13
Banks	8.25	Financial Technology (Fintech)	2.51
FEDERAL BANK LTD.	1.84	PB FINTECH LTD.	1.40
Indusind Bank Ltd.	1.43	ONE 97 COMMUNICATIONS LTD.	1.11
AJ Small Finance Bank Ltd.	1.36	Realty	2.37
IDFC - First Bank Limited	1.12	PHOENIX MILLS LTD.	0.77
INDIAN BANK	0.83	GODREJ PROPERTIES LIMITED	0.60
YES BANK LTD	0.83	PRESTIGE ESTATES PROJECTS LIMITED	0.52
BANK OF INDIA	0.48	OBEROJ REALTY LTD	0.48
BANK OF MAHARASHTRA	0.36	Fertilizers and Agrochemicals	2.18
Capital Markets	6.70	UPL Ltd.	0.92
BSE LTD.	3.02	Coromandel International Ltd.	0.65
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.75	P I INDUSTRIES LTD	0.65
360 ONE WAM LTD.	0.71	Automobiles	1.89
Nippon Life India Asset Management Ltd.	0.41	Hero MotoCorp Ltd.	1.89
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.28	Agricultural Food and other Product	1.85
ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	0.27	Marico Ltd.	1.12
BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	0.26	PATANJALI FOODS LIMITED	0.46
Electrical Equipment	6.45	ADANI WILMAR LIMITED	0.46
SUZLON ENERGY LTD.	1.38	Chemicals and Petrochemicals	1.79
GE VERNOVA T&D INDIA LIMITED	1.24	SRF Ltd.	1.02
Bharat Heavy Electricals Ltd.	1.03	Linde India Ltd.	0.40
HITACHI ENERGY INDIA LIMITED	0.82	Gujarat Fluorochemicals Ltd.	0.37
WAAREE ENERGIES LIMITED	0.48	Agricultural, Commercial and Construction Vehicles	1.47
Apar Industries Limited	0.36	ASHOK LEYLAND LTD.	1.21
Thermax Ltd.	0.29	Escorts Ltd.	0.26
PREMIER ENERGIES LIMITED	0.25	Healthcare Services	1.41
Finance	5.32	Fortis Healthcare India Ltd	1.19
Sundaram Finance Ltd.	0.83	Global Health Ltd.	0.22
Aditya Birla Capital Ltd.	0.66	Leisure Services	1.36
L&T FINANCE HOLDINGS LTD	0.56	Jubilant Foodworks Limited	0.49
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.54	ITC - HOTELS LIMITED	0.44
Mahindra & Mahindra Financial Services Ltd.	0.54	Indian Railway Catering And Tourism Corporation Ltd.	0.43
LIC Housing Finance Ltd.	0.41	Personal Products	1.35
AUTHUM INVESTMENT & INFRASTRUCTURE LTD.	0.33	Debur India Ltd.	0.65
HDB FINANCIAL SERVICES LTD	0.29	Colgate Palmolive (India) Ltd.	0.65
CRISIL Ltd.	0.25	Ferrous Metals	1.26
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD	0.25	JINDAL STAINLESS LTD	0.63
BAJAJ HOUSING FINANCE LTD	0.23	Steel Authority of India Ltd.	0.62
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.22	Minerals and Mining	1.22
TATA INVESTMENT CORPORATION LTD	0.20	NMDC Ltd.	0.76
Auto Components	5.16	LLOYD'S METALS AND ENERGY LTD.	0.46
Bharat Forge Ltd.	0.77	Cement and Cement Products	1.20
TUBE INVESTMENTS OF INDIA LTD.	0.73	JK Cement Ltd.	0.59
MRF Limited	0.52	Dalmia Bharat Limited	0.39
UNO MINDA LIMITED	0.48	ACC Ltd.	0.22
Balkrishna Industries Ltd.	0.43	Transport Infrastructure	1.05
Schaeffler India Ltd	0.37	GMV AIRPORTS LIMITED	0.83
Apollo Tyres Ltd.	0.36	JSW INFRASTRUCTURE LIMITED	0.22
Exide Industries Ltd	0.22	Gas	0.95
Endurance Technologies Ltd.	0.22	Petronet LNG Ltd.	0.54
IT - Software	4.63	ADANI TOTAL GAS LTD.	0.41
PERSISTENT SYSTEMS LIMITED	1.46	Non - Ferrous Metals	0.95
COFORGE LIMITED	1.08	NATIONAL ALUMINIUM COMPANY LTD	0.95
Mphasis Ltd	0.78	Beverages	0.89
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.46	Radico Khaitan Ltd.	0.57
TATA ELXSI LTD.	0.46	United Breweries Ltd.	0.32
KPIIT TECHNOLOGIES LTD.	0.38	Petroleum Products	0.89
HEXAVARE TECHNOLOGIES LTD.	0.30	HINDUSTAN PETROLEUM CORPORATION LTD	0.89
Consumer Durables	4.52	Textiles and Apparels	0.83
DIXON TECHNOLOGIES INDIA LTD.	1.17	Page Industries Ltd	0.58
Havells India Ltd.	1.15	K.P.R. Mill Ltd.	0.25
VOLTAS LTD.	0.83	Oil	0.75
BLUE STAR LTD.	0.83	OIL INDIA LIMITED	0.75
KALYAN JEWELLERS INDIA LTD.	0.60	Industrial Manufacturing	0.46
LG ELECTRONICS INDIA LTD	0.42	COCHIN SHIPYARD LTD.	0.29
Berger Paints (I) Ltd.	0.36	Honeywell Automation India Ltd.	0.17
Industrial Products	4.36	Construction	0.41
Polyco India Ltd.	1.04	RAIL VIKAS NIGAM LIMITED.	0.41
APT APOLLO TUBES LTD.	0.97	Transport Services	0.40
KEI INDUSTRIES LTD.	0.69	Container Corporation of India Ltd.	0.40
SUPREME INDUSTRIES LIMITED	0.69	Diversified	0.32
Astral Ltd.	0.56	3M India Ltd.	0.23
AIA Engineering Limited.	0.41	Godrej Industries Ltd.	0.09
Retailing	4.02	Aerospace and Defense	0.29
SWIGGY LTD	1.06	BHARAT DYNAMICS LTD	0.29
FSN E-COMMERCE VENTURES LTD.	1.03	IT - Services	0.25
VISHAL MEGA MART LIMITED	0.88	L&T Technology Services Ltd	0.25
LENSKART SOLUTIONS LIMITED	0.65	Cigarettes and Tobacco Products	0.22
Insurance	3.71	Godfrey Phillips India Ltd	0.22
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.19	Equity & Equity related - Total	97.75
Max Financial Services Ltd.	1.09	Triparty Repo	5.26
ICICI Prudential Life Insurance Company Ltd.	0.58	Net Current Assets/(Liabilities)	-3.01
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.46	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

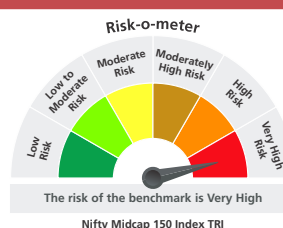
- Long term capital growth
- Return that corresponds to the performance of NIFTY Midcap 150 Index subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY TOP 10 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty Top 10 Equal Weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹35.96 crs
AUM: ₹37.11 crs
Benchmark: Nifty Top 10 Equal Weight Index TRI
Allotment Date: April 28, 2025
Folio Count: 5,510

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.5935	₹8.6497
IDCW	₹8.5934	₹8.6497

(as on March 31, 2026)

Ratios

Portfolio Turnover	28.93%
Tracking Error	0.12%

Total Expense Ratio**

Regular Plan:	0.92%
Direct Plan:	0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

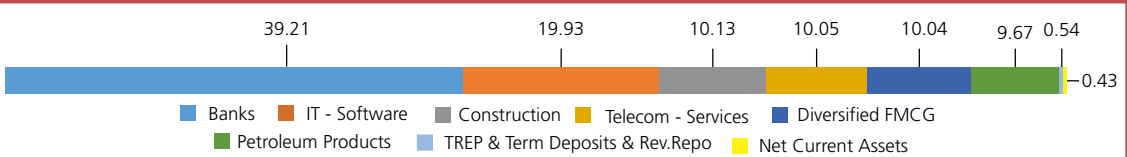
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Bharti Airtel Ltd	10.05
Banks	39.21	Diversified FMCG	10.04
Axis Bank Ltd.	9.90	ITC Ltd.	10.04
ICICI Bank Ltd.	9.80	Petroleum Products	9.67
KOTAK MAHINDRA BANK LTD.	9.79	RELIANCE INDUSTRIES LTD.	9.67
HDFC Bank Ltd.	9.72	Equity & Equity related - Total	99.03
IT - Software	19.93	Triparty Repo	0.54
Tata Consultancy Services Ltd.	9.99	Net Current Assets/(Liabilities)	0.43
Infosys Ltd.	9.94	Grand Total	100.00
Construction	10.13		
Larsen And Toubro Ltd.	10.13		
Telecom - Services	10.05		

SECTOR ALLOCATION (%)



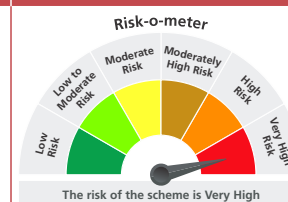
Product Label

This product is suitable for investors who are seeking*:

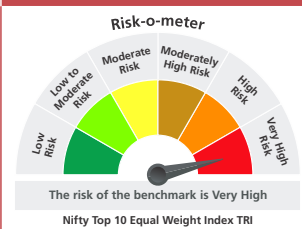
- Long term capital growth
- Return that corresponds to the performance of Nifty Top 10 Equal Weight Index, subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY 200 QUALITY 30 INDEX FUND

An open-ended scheme replicating/tracking the Nifty 200 Quality 30 Index Fund

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 200 Quality 30 Index and to generate returns that are commensurate with the performance of the Nifty 200 Quality 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹14.22 crs
AUM: ₹14.00 crs
Benchmark: Nifty 200 Quality 30 Index TRI
Allotment Date: July 14, 2025
Folio Count: 6,753

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.7997	₹8.8239
IDCW	₹8.7997	₹8.8239

(as on March 31, 2026)

Ratios

Portfolio Turnover	16.83%
Tracking Error	0.16%

Total Expense Ratio**

Regular Plan: 0.60%

Direct Plan: 0.23%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

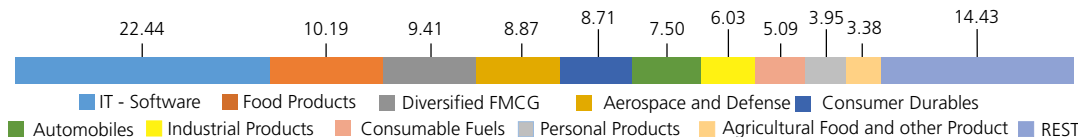
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Industrial Products		
IT - Software			22.44		
HCL Technologies Ltd.		4.65	Cummins India Ltd.		3.57
Infosys Ltd.		4.46	Polycab India Ltd.		2.46
Tata Consultancy Services Ltd.		4.24	Consumable Fuels		
PERSISTENT SYSTEMS LIMITED		2.72	5.09		
LTIMINDTREE LIMITED		2.01	Coal India Ltd.		5.09
ORACLE FINANCIAL SERVICES SOFTWARE LTD		1.79	Personal Products		
TATA ELXSI LTD.		1.51	3.95		
KPIT TECHNOLOGIES LTD.		1.06	Colgate Palmolive (India) Ltd.		3.95
Food Products			10.19		
NESTLE INDIA LTD.		5.45	Agricultural Food and other Product		
Britannia Industries Ltd.		4.74	3.38		
Diversified FMCG			9.41		
Hindustan Unilever Ltd.		5.21	Marico Ltd.		3.38
ITC Ltd.		4.20	Capital Markets		
Aerospace and Defense			8.87		
Bharat Electronics Ltd.		5.75	HDFC Asset Management Company Ltd.		3.10
HINDUSTAN AERONAUTICS LTD.		3.12	Non - Ferrous Metals		
Consumer Durables			2.73		
Asian Paints Ltd.		3.45	2.55		
DIXON TECHNOLOGIES INDIA LTD.		3.28	Chemicals and Petrochemicals		
Havells India Ltd.		1.98	2.55		
Automobiles			7.50		
Bajaj Auto Ltd.		4.08	Textiles and Apparels		
Hero MotoCorp Ltd.		3.42	2.52		
Equity & Equity related - Total			99.92		
Net Current Assets/(Liabilities)			0.08		
Grand Total			100.00		

SECTOR ALLOCATION (%)



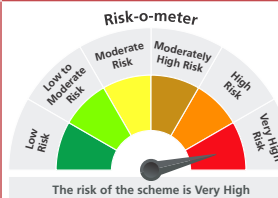
Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Return that corresponds to the performance of Nifty 200 Quality 30 Index, subject to tracking error.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY ALPHA 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Alpha 50 Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Alpha 50 Index and to generate returns that are commensurate with the performance of the Nifty Alpha 50 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹24.41 crs

AUM: ₹24.55 crs

Benchmark: Nifty Alpha 50 Index TRI

Allotment Date: August 19, 2025

Folio Count: 5,785

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.6149	₹8.6464
IDCW	₹8.6149	₹8.6463

(as on March 31, 2026)

Ratios

Portfolio Turnover	134.59%
Tracking Error	0.29%

Total Expense Ratio**

Regular Plan: 0.94%

Direct Plan: 0.35%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

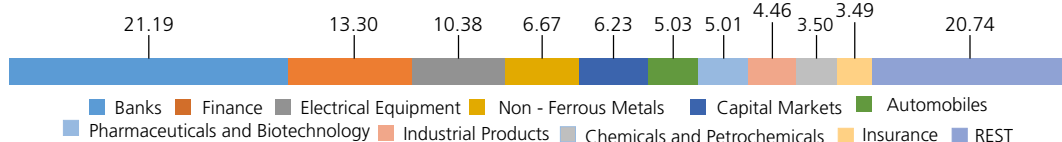
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related					
Banks 21.19					
KARUR VYSYA BANK LTD.	2.83		Polycab India Ltd.		2.24
RBL Bank Ltd	2.78		Cummins India Ltd.		2.22
INDIAN BANK	2.57		Chemicals and Petrochemicals 3.50		
CANARA BANK	2.50		Navin Fluorine International Ltd.		2.03
BANK OF INDIA	2.20		SOLAR INDUSTRIES INDIA LIMITED		
UNION BANK OF INDIA	2.11		Insurance 3.49		
FEDERAL BANK LTD.	2.09		Max Financial Services Ltd.		2.34
STATE BANK OF INDIA	2.06		SBI Life Insurance Company Ltd		1.15
AU Small Finance Bank Ltd.	2.05		Aerospace and Defense 2.71		
Finance 13.30					
Aditya Birla Capital Ltd.	3.03		Bharat Electronics Ltd.		2.24
L&T FINANCE HOLDINGS LTD	2.72		BHARAT DYNAMICS LTD		0.47
SHRIRAM FINANCE LTD.	1.81		Agricultural, Commercial and Construction Vehicles 2.52		
Muthoot Finance Ltd	1.66		ASHOK LEYLAND LTD.		2.52
IIFL Finance Ltd	1.54		Transport Services 2.26		
POONAWALLA FINCORP LTD.	1.51		DELHIVERY LTD		2.26
Manappuram Finance Ltd	1.03		Auto Components 2.21		
Electrical Equipment 10.38					
GE VERNOVA T&D INDIA LIMITED	4.66		Bharat Forge Ltd.		2.21
HITACHI ENERGY INDIA LIMITED	3.34		Healthcare Services 2.19		
Apar Industries Limited	2.38		Fortis Healthcare India Ltd		1.53
Non - Ferrous Metals 6.67					
HINDUSTAN COPPER LTD.	3.94		Narayana Hrudayalaya Ltd.		0.66
NATIONAL ALUMINIUM COMPANY LTD	2.73		Diversified Metals 2.14		
Capital Markets 6.23					
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.39		Vedanta Ltd.		2.14
BSE LTD.	1.76		Retailing 1.89		
HDFC Asset Management Company Ltd.	1.08		FSN E-COMMERCE VENTURES LTD.		1.89
Automobiles 5.03					
TVS Motors Company Ltd	2.01		Financial Technology (Fintech) 1.26		
Eicher Motors Ltd.	1.89		ONE 97 COMMUNICATIONS LTD.		1.26
Mahindra & Mahindra Ltd.	0.60		Power 1.10		
Maruti Suzuki India Limited	0.53		ADANI POWER LTD.		1.10
Pharmaceuticals and Biotechnology 5.01					
Laurus Labs Ltd.	2.87		Consumer Durables 0.96		
Glenmark Pharmaceuticals Ltd	2.14		AMBER ENTERPRISES INDIA LTD.		0.96
Industrial Products 4.46					
			Beverages 0.75		
			Radico Khaitan Ltd.		0.75
			Commercial Services and Supplies 0.49		
			Redington India Ltd		0.49
			Equity & Equity related - Total 99.74		
			Net Current Assets/(Liabilities) 0.26		
			Grand Total 100.00		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:		
<ul style="list-style-type: none"> • Long term capital growth • Return that corresponds to the performance of Nifty Alpha 50 Index, subject to tracking error. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty Alpha 50 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY500 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty500 Momentum 50 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponds to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹16.78 crs

AUM: ₹16.92 crs

Benchmark: Nifty500 Momentum 50 Index TRI

Allotment Date: December 11, 2025

Folio Count: 7,698

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.6707	₹8.6794
IDCW	₹8.6708	₹8.6794

(as on March 31, 2026)

Ratios

Portfolio Turnover	74.94%
Tracking Error	0.26%

Total Expense Ratio**

Regular Plan: 0.52%

Direct Plan: 0.19%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

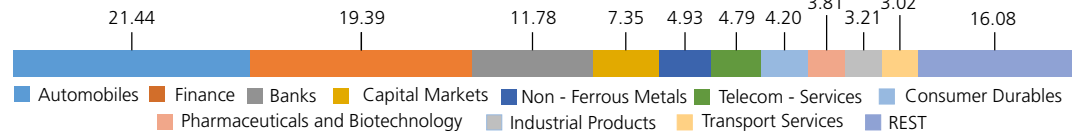
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Laurus Labs Ltd.		2.57
Automobiles		21.44	Glenmark Pharmaceuticals Ltd		1.24
Eicher Motors Ltd.		5.01	Industrial Products		3.21
Mahindra & Mahindra Ltd.		4.61	Cummins India Ltd.		2.68
Maruti Suzuki India Limited		4.19	PTC INDUSTRIES LTD		0.28
TVS Motors Company Ltd		3.71	HBL ENGINEERING LTD		0.25
Hero MotoCorp Ltd.		3.39	Transport Services		3.02
Force Motors Ltd.		0.53	Inter Globe Aviation Ltd		3.02
Finance		19.39	Electrical Equipment		2.87
SHRIRAM FINANCE LTD.		5.00	GE VERNOVA T&D INDIA LIMITED		1.81
BAJAJ FINANCE LTD.		4.54	HITACHI ENERGY INDIA LIMITED		1.06
Muthoot Finance Ltd		2.61	Healthcare Services		2.63
L&T FINANCE HOLDINGS LTD		1.80	Fortis Healthcare India Ltd		1.71
Cholamandalam Investment and Finance Company Ltd.		1.75	ASTER DM HEALTHCARE LTD		0.54
Aditya Birla Capital Ltd.		1.55	Narayana Hrudayalaya Ltd.		0.38
Mahindra & Mahindra Financial Services Ltd.		0.94	Financial Technology (Fintech)		1.74
Manappuram Finance Ltd		0.66	ONE 97 COMMUNICATIONS LTD.		1.74
IIFL Finance Ltd		0.36	Insurance		1.73
CHOICE INTERNATIONAL LTD		0.18	Max Financial Services Ltd.		1.73
Banks		11.78	Retailing		1.62
FEDERAL BANK LTD.		2.66	FSN E-COMMERCE VENTURES LTD.		1.62
AU Small Finance Bank Ltd.		2.52	Fertilizers and Agrochemicals		1.30
CANARA BANK		1.98	UPL Ltd		1.30
INDIAN BANK		1.61	Transport Infrastructure		1.30
KARUR VYSYA BANK LTD.		1.11	GMR AIRPORTS LIMITED		1.30
RBL Bank Ltd		1.06	Chemicals and Petrochemicals		1.15
City Union Bank Ltd.		0.84	Navin Fluorine International Ltd.		1.15
Capital Markets		7.35	Beverages		0.74
BSE LTD.		3.62	Radico Khaitan Ltd.		0.74
MULTI COMMODITY EXCHANGE OF INDIA LIMITED		3.07	Auto Components		0.41
Anand Rathi Wealth Ltd.		0.66	Asahi India Glass Ltd.		0.41
Non - Ferrous Metals		4.93	Industrial Manufacturing		0.23
Hindalco Industries Ltd		4.93	SYRMA SGS TECHNOLOGY LTD.		0.23
Telecom - Services		4.79	Minerals and Mining		0.19
Bharti Airtel Ltd		4.79	Gujarat Mineral Development Corporation Ltd.		0.19
Consumer Durables		4.20	Equity & Equity related- Total		99.83
Asian Paints Ltd.		4.20	Triparty Repo		1.18
Pharmaceuticals and Biotechnology		3.81	Net Current Assets/(Liabilities)		-1.01
			Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:		
<ul style="list-style-type: none"> • Long term capital growth • Return that corresponds to the performance of Nifty500 Momentum 50 Index subject to tracking error. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty500 Momentum 50 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY200 VALUE 30 INDEX FUND

An open-ended scheme replicating/tracking the Nifty200 Value 30 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, correspond to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹11.20 crs
AUM: ₹11.35 crs
Benchmark: Nifty200 Value 30 Index TRI
Allotment Date: February 5, 2026
Folio Count: 5,946

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.0715	₹9.0758
IDCW	₹9.0715	₹9.0757

(as on March 31, 2026)

Ratios

Portfolio Turnover	2.33%
Tracking Error	0.26%

Total Expense Ratio**

Regular Plan: 0.52%

Direct Plan: 0.21%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

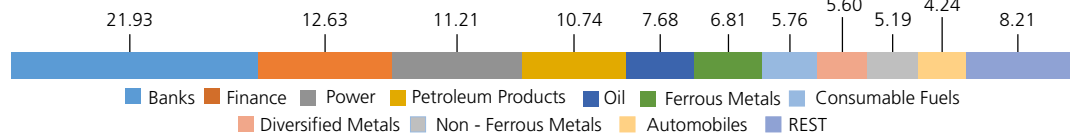
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			OIL INDIA LIMITED		1.44
Banks			Ferrous Metals		6.81
STATE BANK OF INDIA		5.21	Tata Steel Ltd.		5.63
Bank Of Baroda		3.01	Steel Authority of India Ltd.		1.18
CANARA BANK		2.50	Consumable Fuels		5.76
IndusInd Bank Ltd.		2.38	Coal India Ltd.		5.76
UNION BANK OF INDIA		2.22	Diversified Metals		5.60
FEDERAL BANK LTD.		2.10	Vedanta Ltd.		5.60
PUNJAB NATIONAL BANK		2.09	Non - Ferrous Metals		5.19
INDIAN BANK		1.30	Hindalco Industries Ltd		5.19
BANK OF INDIA		1.12	Automobiles		4.24
Finance		12.63	TATA MOTORS PASSENGER VEHICLES LTD.		4.24
Power Finance Corporation Ltd.		5.25	Cement and Cement Products		3.80
SHRIRAM FINANCE LTD.		3.43	Grasim Industries Ltd.		3.80
REC LTD		2.88	Gas		2.24
LIC Housing Finance Ltd.		1.07	GAIL (India) Ltd.		2.24
Power		11.21	Minerals and Mining		1.28
NTPC LTD		5.88	NMDC Ltd.		1.28
Power Grid Corporation Of India Ltd.		5.33	Fertilizers and Agrochemicals		0.93
Petroleum Products		10.74	UPL Ltd		0.93
Indian Oil Corporation Ltd		4.15	Equity & Equity related- Total		100.04
Bharat Petroleum Corporation Ltd.		3.93	Net Current Assets/(Liabilities)		-0.04
HINDUSTAN PETROLEUM CORPORATION LTD		2.66	Grand Total		100.00
Oil		7.68			
Oil & Natural Gas Corporation Ltd.		6.24			

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • Return that corresponds to the performance of Nifty200 Value 30 Index subject to tracking error. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Very High</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty200 Value 30 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Apr 2027 Top 12 Equal Weight Index. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Apr 2027 Top 12 Equal Weight Index by investing in SDLs, maturing on or before Apr 2027, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹6,907.42 crs

AUM: ₹6,825.46 crs

Benchmark: Nifty SDL Apr 2027 Top 12 Equal Weight Index

Allotment Date: February 11, 2022

Folio Count: 4,889

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.8348	₹12.9168
IDCW	₹12.8350	₹12.9161

(as on March 31, 2026)

Debt Quant

Average Maturity	0.92 yrs
Modified Duration	0.88 yrs
Macaulay Duration	0.90 yrs
Annualised YTM*	6.10%
Tracking Error	0.80%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil. Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

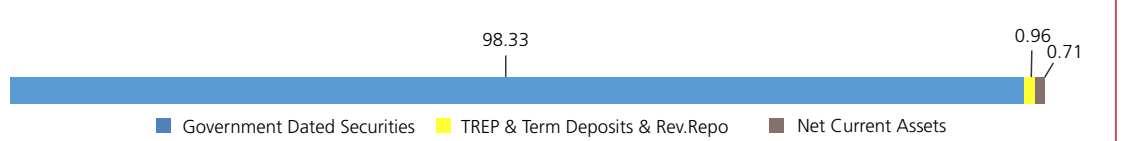
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

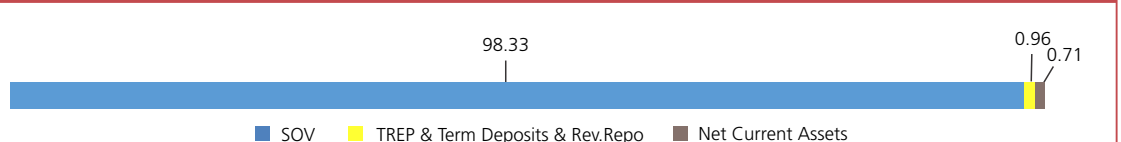
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities					
7.59% Karnataka State Govt-Karnataka	SOV	15.16	7.67% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.67
7.62% Tamil Nadu State Govt-Tamil Nadu	SOV	5.72	7.62% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.59
7.78% West Bengal State Govt-West Bengal	SOV	5.54	7.12% Bihar State Govt-Bihar	SOV	0.59
7.59% Gujarat State Govt-Gujarat	SOV	5.52	7.80% Kerala State Govt-Kerala	SOV	0.52
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	4.83	7.77% Kerala State Govt-Kerala	SOV	0.52
7.75% Karnataka State Govt-Karnataka	SOV	4.50	7.59% Bihar State Govt-Bihar	SOV	0.37
7.71% Gujarat State Govt-Gujarat	SOV	4.33	7.20% Bihar State Govt-Bihar	SOV	0.22
6.58% Gujarat State Govt-Gujarat	SOV	3.98	7.85% Bihar State Govt-Bihar	SOV	0.15
7.86% Karnataka State Govt-Karnataka	SOV	3.88	6.90% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.15
7.64% Haryana State Govt-Haryana	SOV	3.69	7.59% Rajasthan State Govt-Rajasthan	SOV	0.10
7.64% West Bengal State Govt-West Bengal	SOV	3.05	7.64% Kerala State Govt-Kerala	SOV	0.10
7.61% Tamil Nadu State Govt-Tamil Nadu	SOV	2.88	7.10% West Bengal State Govt-West Bengal	SOV	0.07
7.20% Tamil Nadu State Govt-Tamil Nadu	SOV	2.82	7.29% Bihar State Govt-Bihar	SOV	0.07
7.61% Rajasthan State Govt-Rajasthan	SOV	2.60	7.29% Kerala State Govt-Kerala	SOV	0.07
8.31% Rajasthan State Govt-Rajasthan	SOV	2.46	7.20% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
7.85% Tamil Nadu State Govt-Tamil Nadu	SOV	2.24	7.14% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.05
7.76% Madhya Pradesh State Govt-Madhya Pradesh	SOV	2.23	6.88% West Bengal State Govt-West Bengal	SOV	0.03
7.92% West Bengal State Govt-West Bengal	SOV	2.03	7.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.03
7.59% Haryana State Govt-Haryana	SOV	2.00	7.16% West Bengal State Govt-West Bengal	SOV	0.03
7.87% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.92	7.20% Karnataka State Govt-Karnataka	SOV	0.03
7.73% Rajasthan State Govt-Rajasthan	SOV	1.56	7.63% Gujarat State Govt-Gujarat	SOV	0.03
6.54% Maharashtra State Govt-Maharashtra	SOV	1.46	7.38% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.03
7.60% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.37	7.15% Karnataka State Govt-Karnataka	SOV	0.01
7.85% Rajasthan State Govt-Rajasthan	SOV	1.27	7.23% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.01
7.64% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.14	Government Dated Securities - Total		
6.72% Kerala State Govt-Kerala	SOV	1.11	98.33		
7.74% Tamil Nadu State Govt-Tamil Nadu	SOV	1.04	Triparty Repo		
7.89% Haryana State Govt-Haryana	SOV	0.97	0.96		
7.78% Bihar State Govt-Bihar	SOV	0.95	Net Current Assets/(Liabilities)		
7.80% Haryana State Govt-Haryana	SOV	0.83	0.71		
7.63% West Bengal State Govt-West Bengal	SOV	0.74	Grand Total		
			100.00		

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:	<p>Risk-o-meter</p> <p>The risk of the scheme is Low to Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Low to Moderate</p> <p>Nifty SDL Apr 2027 Top 12 Equal Weight Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Apr 2032 Top 12 Equal Weight Index. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Apr 2032 Top 12 Equal Weight Index by investing in SDLs, maturing on or before Apr 2032, subject to tracking errors/difference. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹3,496.80 crs

AUM: ₹3,427.85 crs

Benchmark: Nifty SDL Apr 2032 Top 12 Equal Weight Index

Allotment Date: February 11, 2022

Folio Count: 2,880

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.9496	₹13.0408
IDCW	₹12.9535	₹13.0393

(as on March 31, 2026)

Debt Quant

Average Maturity	5.90 yrs
Modified Duration	4.63 yrs
Macaulay Duration	4.80 yrs
Annualised YTM*	7.60%
Tracking Error	2.52%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.36%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil. Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods & Service Tax, if any) shall be credited back to the respective Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

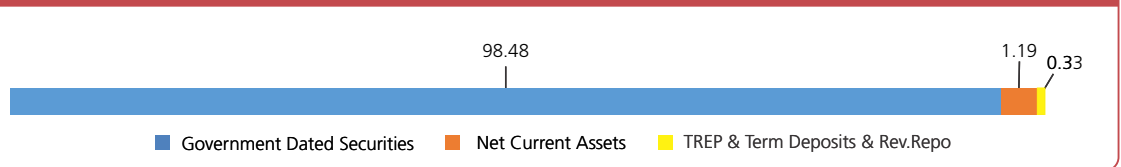
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

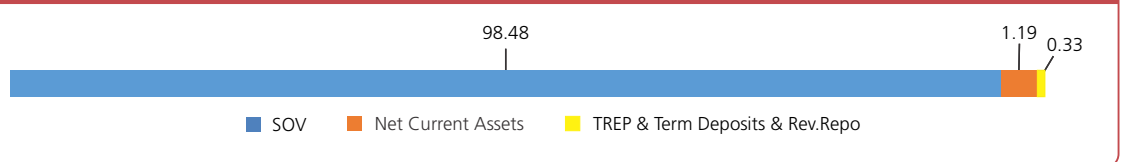
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities					
7.17% West Bengal State Govt-West Bengal	SOV	0.29	7.17% West Bengal State Govt-West Bengal	SOV	0.29
7.14% Tamil Nadu State Govt-Tamil Nadu	SOV	0.29	7.14% Tamil Nadu State Govt-Tamil Nadu	SOV	0.29
7.42% Karnataka State Govt-Karnataka	SOV	0.29	7.42% Karnataka State Govt-Karnataka	SOV	0.29
7.00% Rajasthan State Govt-Rajasthan	SOV	0.29	7.00% Rajasthan State Govt-Rajasthan	SOV	0.29
7.25% Haryana State Govt-Haryana	SOV	0.16	7.25% Haryana State Govt-Haryana	SOV	0.16
7.63% Gujarat State Govt-Gujarat	SOV	0.14	7.09% Gujarat State Govt-Gujarat	SOV	0.14
7.73% Haryana State Govt-Haryana	SOV	0.14	7.13% Rajasthan State Govt-Rajasthan	SOV	0.14
7.14% Karnataka State Govt-Karnataka	SOV	0.12	7.14% Punjab State Govt-Punjab	SOV	0.12
7.74% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.11	6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.11
7.57% Gujarat State Govt-Gujarat	SOV	0.10	6.91% Rajasthan State Govt-Rajasthan	SOV	0.10
7.28% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.09	7.17% Kerala State Govt-Kerala	SOV	0.09
7.12% Tamil Nadu State Govt-Tamil Nadu	SOV	0.09	6.98% Tamil Nadu State Govt-Tamil Nadu	SOV	0.09
7.12% Gujarat State Govt-Gujarat	SOV	0.06	6.48% Karnataka State Govt-Karnataka	SOV	0.06
7.49% Punjab State Govt-Punjab	SOV	0.06	6.89% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.06
7.73% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.06	6.95% Maharashtra State Govt-Maharashtra	SOV	0.06
7.14% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.06	6.85% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.06
7.10% Karnataka State Govt-Karnataka	SOV	0.05	7.13% Haryana State Govt-Haryana	SOV	0.05
7.17% Rajasthan State Govt-Rajasthan	SOV	0.05	6.57% Gujarat State Govt-Gujarat	SOV	0.05
7.09% Rajasthan State Govt-Rajasthan	SOV	0.04	6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
7.88% Rajasthan State Govt-Rajasthan	SOV	0.04	6.87% Rajasthan State Govt-Rajasthan	SOV	0.04
7.21% Karnataka State Govt-Karnataka	SOV	0.03	8.39% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
7.70% Haryana State Govt-Haryana	SOV	0.03	6.97% Karnataka State Govt-Karnataka	SOV	0.03
7.30% Karnataka State Govt-Karnataka	SOV	0.01	6.98% Gujarat State Govt-Gujarat	SOV	0.01
7.30% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	Government Dated Securities - Total		
7.15% Karnataka State Govt-Karnataka	SOV	0.01	98.48		
7.29% Gujarat State Govt-Gujarat	SOV	0.01	Triparty Repo		
7.36% West Bengal State Govt-West Bengal	SOV	0.01	0.33		
7.05% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.01	Net Current Assets/(Liabilities)		
			1.19		
			Grand Total		
			100.00		

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over Target Maturity Periods Target Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Moderate</p> <p>Nifty SDL Apr 2032 Top 12 Equal Weight Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index by investing in SDLs and PSU Bonds, maturing on or before Jul 2028, subject to tracking difference. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹544.44 crs

AUM: ₹542.74 crs

Benchmark: Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

Allotment Date: October 13, 2022

Folio Count: 1,038

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.8340	₹12.9205
IDCW	₹12.8300	₹12.9206

(as on March 31, 2026)

Debt Quant

Average Maturity	1.99 yrs
Modified Duration	1.77 yrs
Macaulay Duration	1.85 yrs
Annualised YTM*	7.05%
Tracking Error	0.86%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.40%

Direct Plan: 0.21%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV.

For redemption / switch-out of units after 30 days from the date of allotment – Nil
Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods & Service Tax, if any) shall be credited back to the respective Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

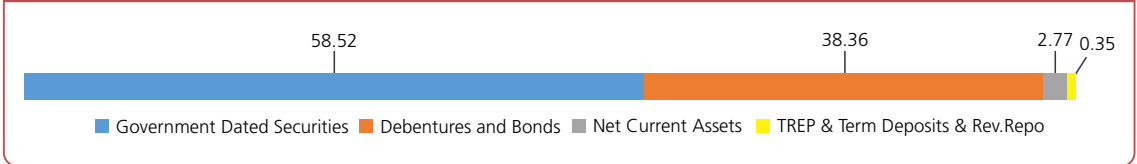
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

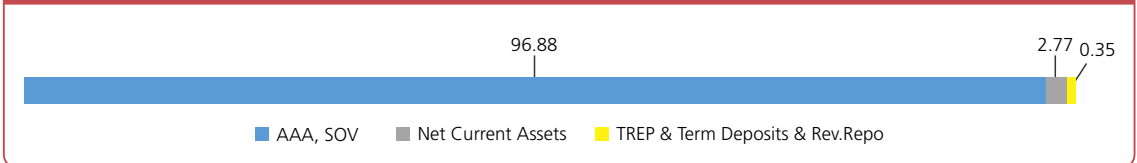
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets		
Debt Instruments							
7.82%	Karnataka State Govt-Karnataka	SOV			0.86		
8.00%	Karnataka State Govt-Karnataka	SOV			0.80		
8.57%	Rajasthan State Govt-Rajasthan	SOV			0.65		
8.15%	Tamil Nadu State Govt-Tamil Nadu	SOV	17.44	7.86%	Rajasthan State Govt-Rajasthan	SOV	0.57
8.28%	Tamil Nadu State Govt-Tamil Nadu	SOV	7.16	8.16%	Gujarat State Govt-Gujarat	SOV	0.14
8.05%	Tamil Nadu State Govt-Tamil Nadu	SOV	6.32	8.39%	Gujarat State Govt-Gujarat	SOV	0.09
8.56%	Maharashtra State Govt-Maharashtra	SOV	5.96	Government Dated Securities - Total		58.52	
8.35%	Gujarat State Govt-Gujarat	SOV	4.74	Public Sector Undertakings			
8.16%	Rajasthan State Govt-Rajasthan	SOV	2.84	REC LTD	CRISIL AAA	14.14	
6.24%	Maharashtra State Govt-Maharashtra	SOV	2.74	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	12.71	
8.39%	Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.71	Power Finance Corporation Ltd.	CRISIL AAA	10.14	
8.43%	Tamil Nadu State Govt-Tamil Nadu	SOV	1.62	Power Grid Corporation of India Ltd.	CRISIL AAA	1.37	
8.05%	Gujarat State Govt-Gujarat	SOV	1.55	Public Sector Undertakings - Total		38.36	
8.54%	Rajasthan State Govt-Rajasthan	SOV	1.15	Triparty Repo		0.35	
8.28%	Rajasthan State Govt-Rajasthan	SOV	1.14	Net Current Assets/(Liabilities)		2.77	
8.25%	Gujarat State Govt-Gujarat	SOV	1.04	Grand Total		100.00	

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Income over Target Maturity Period Target Maturity Index Fund tracking Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Low to Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY SDL JUL 2026 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2026 Index.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Jul 2026 Index by investing in SDLs, maturing on or before July 2026, subject to tracking difference. However, there is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹98.03 crs

AUM: ₹97.87 crs

Benchmark: Nifty SDL Jul 2026 Index

Allotment Date: December 22, 2022

Folio Count: 365

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.4954	₹12.5810
IDCW	₹12.4955	₹12.1420

(as on March 31, 2026)

Debt Quant

Average Maturity	0.27 yrs
Modified Duration	0.26 yrs
Macaulay Duration	0.27 yrs
Annualised YTM*	5.82%
Tracking Error	0.51%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.41%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

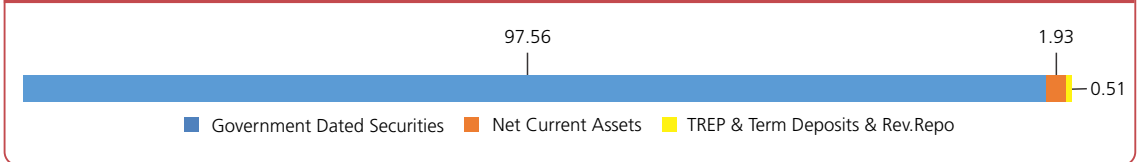
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

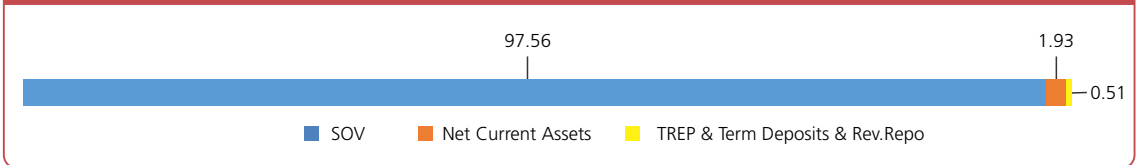
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			Government Dated Securities - Total		
7.84% Maharashtra State Govt-Maharashtra	SOV	36.98	Triparty Repo		
7.86% West Bengal State Govt-West Bengal	SOV	20.54	Net Current Assets/(Liabilities)		
7.85% Telangana State Govt-Telangana	SOV	20.54	Grand Total		
8.07% Kerala State Govt-Kerala	SOV	10.26	97.56		
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	7.19	0.51		
7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	2.05	1.93		
			100.00		

ALLOCATION (%)



RATING PROFILE (%)



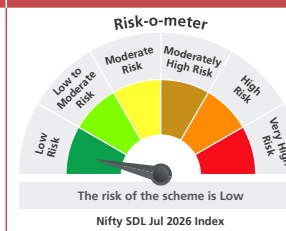
Product Label

This product is suitable for investors who are seeking*:

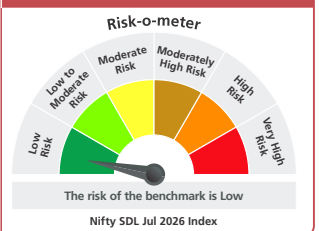
- Income over Target Maturity Period
- Target Maturity Index Fund tracking Nifty SDL Jul 2026 Index

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY SDL JUL 2033 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2033 Index.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Jul 2033 Index by investing in SDLs, maturing on or before July 2033, subject to tracking difference. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹196.30 crs

AUM: ₹192.23 crs

Benchmark: Nifty SDL Jul 2033 Index

Allotment Date: February 15, 2023

Folio Count: 906

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.4331	₹12.5251
IDCW	₹12.4331	₹12.1568

(as on March 31, 2026)

Debt Quant

Average Maturity	6.82 yrs
Modified Duration	5.14 yrs
Macaulay Duration	5.34 yrs
Annualised YTM*	7.70%
Tracking Error	2.41%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.43%

Direct Plan: 0.22%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

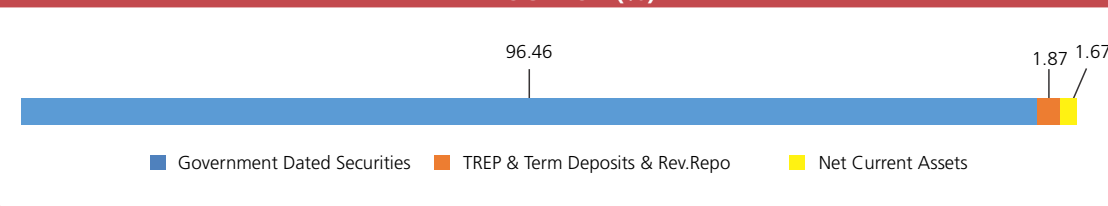
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

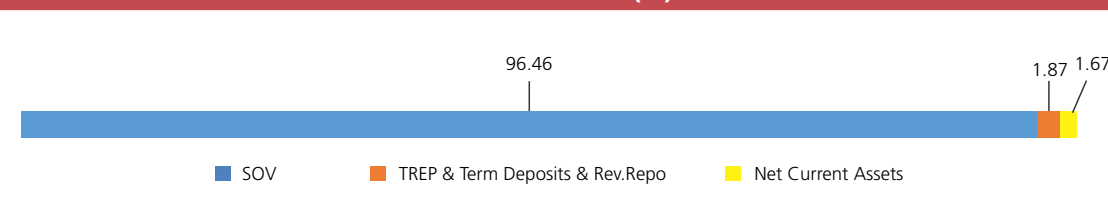
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	19.54
7.64% Maharashtra State Govt-Maharashtra	SOV	17.25
7.79% Uttar Pradesh State Govt-Uttar Pradesh	SOV	10.52
7.17% Tamil Nadu State Govt-Tamil Nadu	SOV	10.20
7.74% Maharashtra State Govt-Maharashtra	SOV	7.89
7.72% Bihar State Govt-Bihar	SOV	7.82
7.32% Tamil Nadu State Govt-Tamil Nadu	SOV	7.71
7.73% Bihar State Govt-Bihar	SOV	5.22
7.44% Tamil Nadu State Govt-Tamil Nadu	SOV	5.17
7.40% Assam State Govt-Assam	SOV	5.14
Government Dated Securities - Total		96.46
Triparty Repo		1.87
Net Current Assets/(Liabilities)		1.67
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



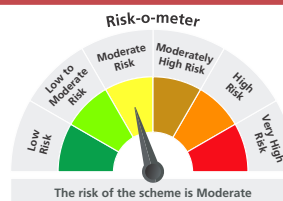
Product Label

This product is suitable for investors who are seeking*:

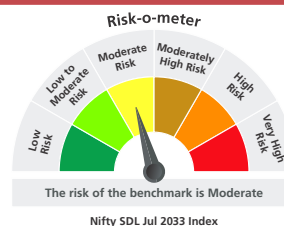
- Income over Target Maturity Period
- Target Maturity Index Fund tracking Nifty SDL Jul 2033 Index

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY G-SEC JULY 2033 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty G-Sec July 2033 Index.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec July 2033 Index, subject to tracking errors. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹21.84 crs
AUM: ₹19.57 crs
Benchmark: Nifty G-sec July 2033 Index
Allotment Date: October 11, 2023
Folio Count: 1,777

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.9792	₹12.0533
IDCW	₹11.9791	₹12.0534

(as on March 31, 2026)

Debt Quant

Average Maturity	6.40 yrs
Modified Duration	4.96 yrs
Macaulay Duration	5.13 yrs
Annualised YTM*	7.06%
Tracking Error	0.75%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.39%

Direct Plan: 0.14%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

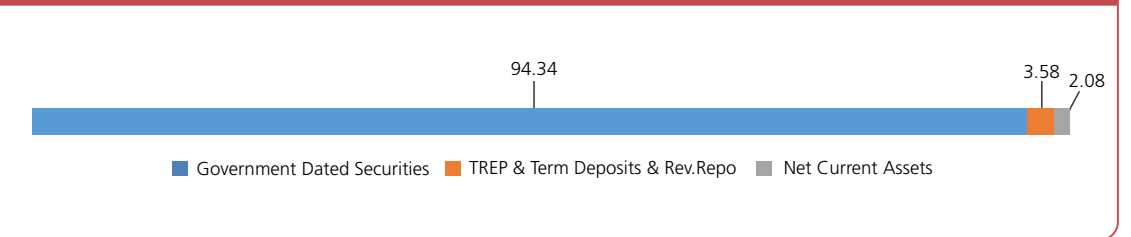
PRC Matrix

Credit Risk → Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

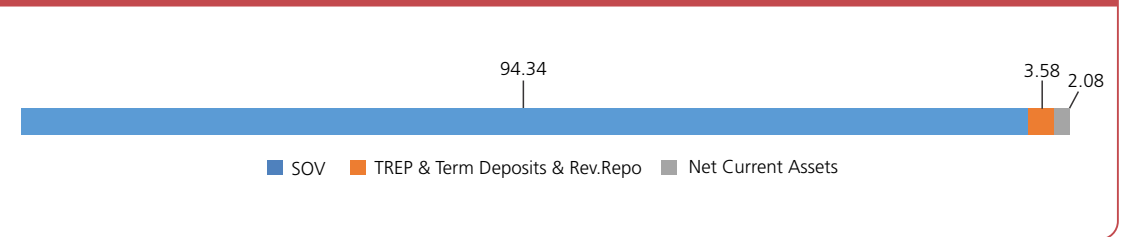
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.26% Central Government	SOV	94.34
Government Dated Securities - Total		94.34
Triparty Repo		3.58
Net Current Assets/(Liabilities)		2.08
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over Target Maturity Period An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Moderate</p> <p>Nifty G-sec July 2033 Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178. **Total Expense Ratio includes applicable GST.

KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Sep 2027. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISIL-IBX AAA Financial Services Index – Sep 2027 which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager* :	Mr. Abhishek Bisen
AAUM:	₹565.71 crs
AUM:	₹524.43 crs
Benchmark:	CRISIL-IBX AAA Financial Services Index – Sep 2027
Allotment Date:	September 13, 2024
Folio Count:	4,205

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.1899	₹11.2265
IDCW	₹11.1899	₹11.2249

(as on March 31, 2026)

Debt Quant

Average Maturity	1.42 yrs
Modified Duration	1.25 yrs
Macaulay Duration	1.34 yrs
Annualised YTM*	7.68%
Tracking Error	0.36%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan:	0.40%
Direct Plan:	0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: a) Growth

b) Income Distribution cum Capital Withdrawal (IDCW)

- Payout of Income Distribution cum Capital Withdrawal Option.

- Reinvestment of Income Distribution cum Capital Withdrawal Option.

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch-out of units on or before 30 days from the date of allotment: 0.25% of applicable NAV.

- For redemption / switch-out of units after 30 days from the date of allotment- Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

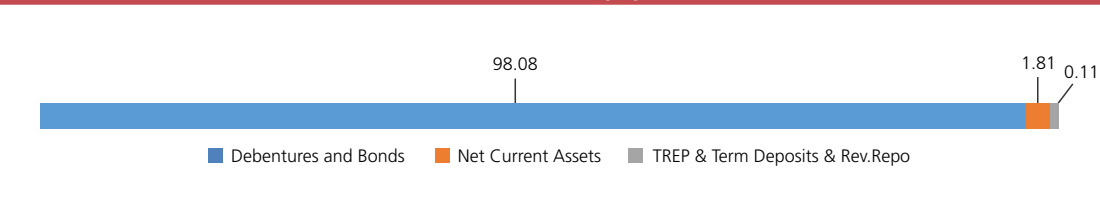
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

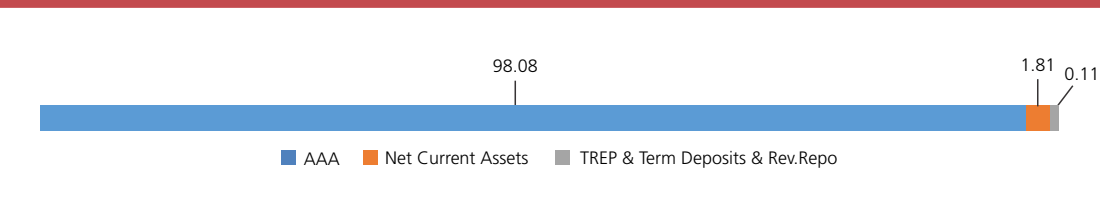
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	12.42
National Housing Bank	CRISIL AAA	6.69
REC LTD	ICRA AAA	0.95
Public Sector Undertakings - Total		
		20.06
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	13.29
TATA CAPITAL LTD.	CRISIL AAA	10.50
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	9.04
AXIS Finance Ltd.	CARE AAA	8.86
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	8.62
BAJAJ FINANCE LTD.	CRISIL AAA	8.61
Kotak Mahindra Prime Ltd.	CRISIL AAA	6.69
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	5.33
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	4.79
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.91
L & T FINANCE LTD.	ICRA AAA	0.38
Corporate Debt/Financial Institutions - Total		
		78.02
Triparty Repo		
		0.11
Net Current Assets/(Liabilities)		
		1.81
Grand Total		
		100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Sep 2027. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Low to Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Low to Moderate</p> <p>CRISIL-IBX AAA Financial Services Index – Sep 2027</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK CRISIL-IBX AAA BOND FINANCIAL SERVICES INDEX – DEC 2026 FUND

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Dec 2026.

A moderate interest rate risk and relatively low credit risk

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISIL IBX AAA Financial Services Index – Dec 2026 which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹200.08 crs

AUM: ₹197.72 crs

Benchmark: CRISIL-IBX AAA Financial Services Index – Dec 2026

Allotment Date: February 17, 2025

Folio Count: 1,301

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.8049	₹10.8289
IDCW	₹10.8049	₹10.8287

(as on March 31, 2026)

Debt Quant

Average Maturity	0.55 yrs
Modified Duration	0.50 yrs
Macaulay Duration	0.54 yrs
Annualised YTM*	7.61%
Tracking Error	0.23%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.30%

Direct Plan: 0.10%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

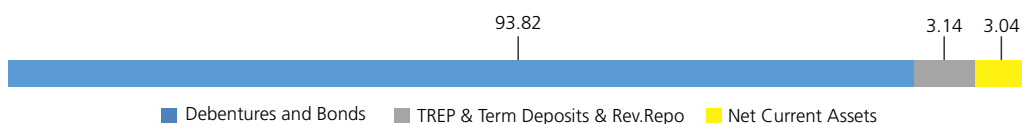
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate	A-II		
Relatively High			

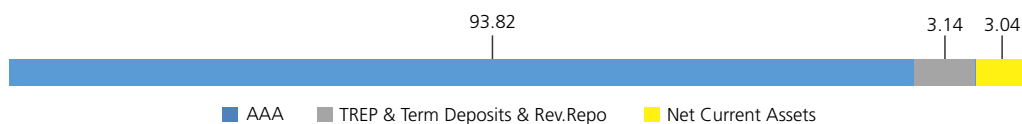
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	CRISIL AAA	12.12
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	8.58
Export-Import Bank of India	CRISIL AAA	7.07
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.55
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	2.03
Power Finance Corporation Ltd.	CRISIL AAA	1.52
National Housing Bank	CRISIL AAA	0.76
Public Sector Undertakings - Total		35.63
Corporate Debt/Financial Institutions		
SUNDARAM FINANCE LTD.	CRISIL AAA	12.64
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	9.11
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	8.86
LIC HOUSING FINANCE LTD.	CRISIL AAA	8.31
TATA CAPITAL LTD.	CRISIL AAA	8.12
Kotak Mahindra Prime Ltd.	CRISIL AAA	7.60
KOTAK MAHINDRA INVESTMENTS LTD.	CRISIL AAA	1.27
SUNDARAM FINANCE LTD.	ICRA AAA	1.26
TATA CAPITAL LTD.	ICRA AAA	0.51
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.51
Corporate Debt/Financial Institutions - Total		58.19
Triparty Repo		3.14
Net Current Assets/(Liabilities)		3.04
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



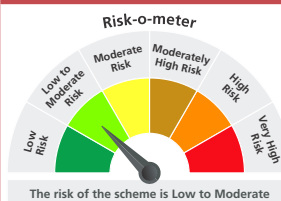
Product Label

This product is suitable for investors who are seeking*:

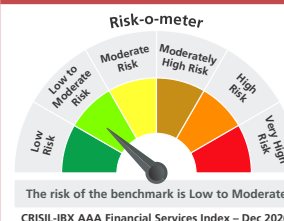
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Dec 2026.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK CRISIL – IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index.
A relatively low interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISIL-IBX Financial Services 3-6 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 3 to 6 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Manu Sharma

AAUM: ₹304.93 crs

AUM: ₹317.35 crs

Benchmark: CRISIL-IBX Financial Services 3-6 Months Debt Index

Allotment Date: March 7, 2025

Folio Count: 842

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.6995	₹10.7259
IDCW	₹10.6994	₹10.7262

(as on March 31, 2026)

Debt Quant

Average Maturity	0.39 yrs
Modified Duration	0.37 yrs
Macaulay Duration	0.39 yrs
Annualised YTM*	7.57%
Tracking Error	0.43%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.12%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

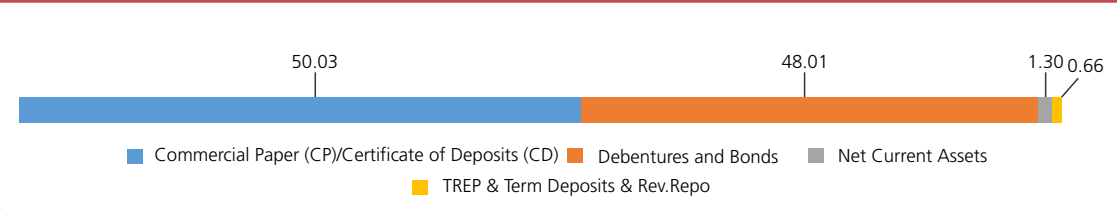
PRC Matrix

Credit Risk → Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low	A-I		
Moderate			
Relatively High			

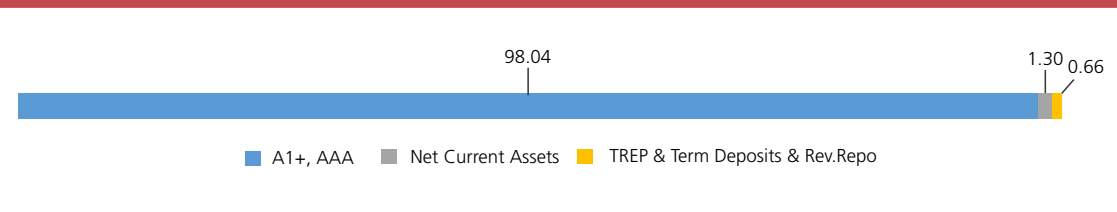
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	10.95
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	9.44
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	7.87
Export-Import Bank of India	CRISIL AAA	3.46
REC LTD	ICRA AAA	1.57
Public Sector Undertakings - Total		33.29
Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	CRISIL AAA	8.43
LIC HOUSING FINANCE LTD.	CRISIL AAA	4.72
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	1.57
Corporate Debt/Financial Institutions - Total		14.72
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
CANARA BANK	ICRA A1+	14.33
BANK OF BARODA	CARE A1+	9.18
Export-Import Bank of India	CRISIL A1+	3.11
INDIAN BANK	CRISIL A1+	0.30
Public Sector Undertakings - Total		26.92
Corporate Debt/Financial Institutions		
L & T FINANCE LTD.	CRISIL A1+	7.80
AXIS BANK LTD.	CRISIL A1+	7.68
HDFC BANK LTD.	CARE A1+	7.63
Corporate Debt/Financial Institutions - Total		23.11
Triparty Repo		0.66
Net Current Assets/(Liabilities)		1.30
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income generated from exposure to shorter-term maturities on the yield curve. An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Low to Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Low to Moderate</p> <p>CRISIL-IBX Financial Services 3-6 Months Debt Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 144-159. For scheme performance Direct Plan, please refer page no 165-178.

KOTAK NIFTY AAA BOND FINANCIAL SERVICES MAR 2028 INDEX FUND

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of Nifty AAA Financial Services Bond Mar 2028 Index.
A moderate interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of Nifty AAA Financial Services Bond Mar 2028 Index which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹232.99 crs

AUM: ₹215.68 crs

Benchmark: Nifty AAA Financial Services Bond Mar 2028 Index

Allotment Date: July 9, 2025

Folio Count: 1,914

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.3434	₹10.3591
IDCW	₹10.3434	₹10.3589

(as on March 31, 2026)

Debt Quant

Average Maturity	1.80 yrs
Modified Duration	1.60 yrs
Macaulay Duration	1.72 yrs
Annualised YTM*	7.70%
Tracking Error	0.48%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

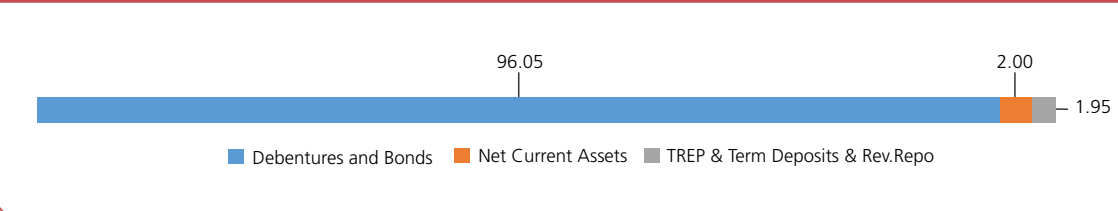
PRC Matrix

Credit Risk → Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate	A-II		
Relatively High			

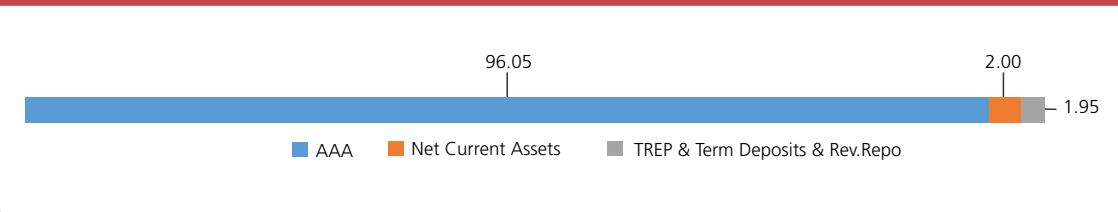
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	CRISIL AAA	6.99
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	2.32
Power Finance Corporation Ltd.	CRISIL AAA	2.32
Public Sector Undertakings - Total		
		11.63
Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	CRISIL AAA	11.62
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	11.60
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	11.59
BAJAJ FINANCE LTD.	CRISIL AAA	11.57
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	9.97
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	9.52
LIC HOUSING FINANCE LTD.	CRISIL AAA	9.28
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	9.27
Corporate Debt/Financial Institutions - Total		
		84.42
Triparty Repo		
		1.95
Net Current Assets/(Liabilities)		
		2.00
Grand Total		
		100.00

ALLOCATION (%)



RATING PROFILE (%)



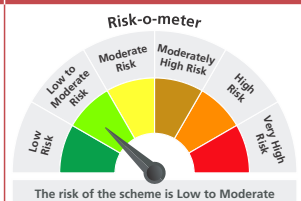
Product Label

This product is suitable for investors who are seeking*:

- Income over Target Maturity Period.
- An open-ended Target Maturity Index Fund tracking Nifty AAA Financial Services Bond Mar 2028 Index.

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK CRISIL-IBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9 - 12 Months Debt Index.
A relatively low interest rate risk and relatively low credit risk

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX Financial Services 9 - 12 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposits (CDs) & corporate bond securities maturing within 9 to 12 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved

Fund Manager*: Mr. Manu Sharma
AAUM: ₹1,069.54 crs
AUM: ₹1,108.58 crs
Benchmark: CRISIL-IBX Financial Services 9 - 12 Months Debt Index
Allotment Date: September 24, 2025
Folio Count: 2,001

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.2608	₹10.2715
IDCW	₹10.2588	₹10.2716

(as on March 31, 2026)

Debt Quant

Average Maturity	0.81 yrs
Modified Duration	0.79 yrs
Macaulay Duration	0.81 yrs
Annualised YTM*	7.42%
Tracking Error	0.18%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.32%
Direct Plan: 0.12%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

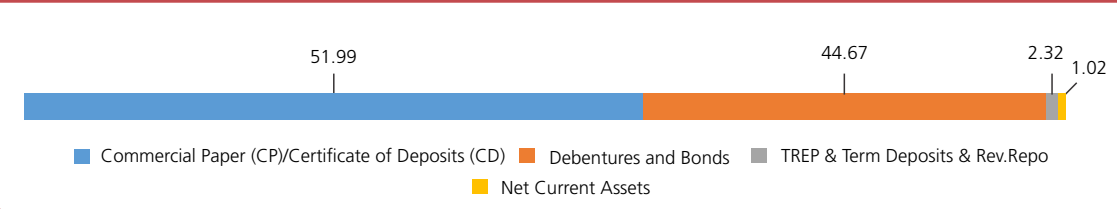
PRC Matrix

Credit Risk → Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low	A-I		
Moderate			
Relatively High			

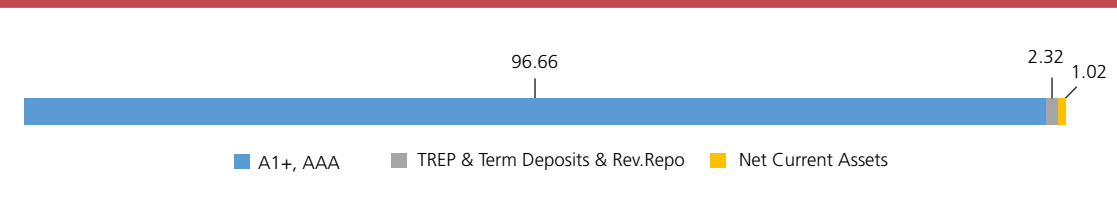
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	CRISIL AAA	9.04
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	9.04
REC LTD	ICRA AAA	4.51
Power Finance Corporation Ltd.	CRISIL AAA	2.70
Public Sector Undertakings - Total		25.29
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	12.62
HDFC BANK LTD.	CRISIL AAA	6.31
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.45
Corporate Debt/Financial Institutions - Total		19.38
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
PUNJAB NATIONAL BANK	CARE A1+	8.44
CANARA BANK	ICRA A1+	8.44
BANK OF BARODA	FITCH A1+	8.44
BANK OF BARODA	CARE A1+	2.18
INDIAN BANK	CRISIL A1+	0.44
UNION BANK OF INDIA	FITCH A1+	0.44
Public Sector Undertakings - Total		28.38
Corporate Debt/Financial Institutions		
BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	8.43
TATA CAPITAL LTD.	CRISIL A1+	8.41
HDFC BANK LTD.	CARE A1+	6.33
AXIS BANK LTD.	CRISIL A1+	0.44
Corporate Debt/Financial Institutions - Total		23.61
Triparty Repo		2.32
Net Current Assets/(Liabilities)		1.02
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income generated from exposure to shorter-term maturities on the yield curve. An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 9 - 12 Months Debt Index. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Low to Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Low to Moderate</p> <p>CRISIL-IBX Financial Services 9 - 12 Months Debt Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 160-164 & 179-183. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

Scheme Performances as on March 30, 2026 (unless otherwise specified)

Kotak Large Cap Fund

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	17.60%	16.18%	1.42%	15.61%	1.99%	15.90%	4,27,802	3,22,796	2,87,850	3,04,863
Last 1 Year	-2.94%	-3.85%	0.91%	-3.97%	1.03%	-5.98%	9,704	9,613	9,601	9,399
Last 3 Years	11.49%	11.21%	0.28%	10.03%	1.46%	8.15%	13,858	13,753	13,320	12,649
Last 5 Years	10.38%	10.30%	0.08%	10.01%	0.37%	9.05%	16,385	16,327	16,113	15,423

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Alpha is difference of scheme return with benchmark return.

Kotak Flexicap Fund

	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	13.09%	11.73%	1.36%	11.52%	1.56%	10.99%	76,629	62,741	60,847	56,229
Last 1 Year	-0.96%	-2.87%	1.91%	-2.79%	1.83%	-3.97%	9,903	9,712	9,720	9,601
Last 3 Years	13.07%	13.22%	-0.15%	12.65%	0.41%	10.03%	14,454	14,513	14,296	13,320
Last 5 Years	11.25%	11.88%	-0.63%	11.41%	-0.15%	10.01%	17,043	17,531	17,162	16,113

Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multicap Fund

	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	Nifty 50 TRI ##
Since Inception	13.20%	9.58%	3.62%	6.48%	17,472	15,094	13,267
Last 1 Year	2.20%	-2.52%	4.72%	-3.97%	10,221	9,746	9,601
Last 3 Years	20.03%	15.41%	4.62%	10.03%	17,294	15,372	13,320

Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Large & Midcap Fund

	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 Index TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	Nifty 200 Index TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	17.30%	NA	NA	14.43%	2.87%	14.24%	3,12,348	NA	1,83,148	1,76,440
Last 1 Year	0.42%	-0.81%	1.24%	-2.79%	3.21%	-3.97%	10,043	9,918	9,720	9,601
Last 3 Years	15.39%	15.83%	-0.44%	12.65%	2.74%	10.03%	15,364	15,539	14,296	13,320
Last 5 Years	13.84%	13.96%	-0.11%	11.41%	2.43%	10.01%	19,121	19,217	17,162	16,113

Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Midcap Fund

	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	14.06%	15.02%	-0.96%	14.63%	-0.57%	11.03%	1,21,978	1,43,166	1,34,091	73,070
Last 1 Year	3.21%	2.26%	0.95%	2.52%	0.68%	-3.97%	10,323	10,227	10,254	9,601
Last 3 Years	17.98%	20.34%	-2.36%	21.30%	-3.33%	10.03%	16,421	17,427	17,849	13,320
Last 5 Years	16.28%	17.50%	-1.22%	18.19%	-1.91%	10.01%	21,257	22,395	23,061	16,113

Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	15.72%	NA	NA	13.09%	2.64%	13.35%	2,18,107	NA	1,34,078	1,40,702
Last 1 Year	-7.66%	-4.84%	-2.82%	-4.90%	-2.76%	-3.97%	9,230	9,514	9,507	9,601
Last 3 Years	11.55%	18.30%	-6.75%	19.92%	-8.36%	10.03%	13,882	16,557	17,245	13,320
Last 5 Years	12.75%	16.34%	-3.59%	14.28%	-1.53%	10.01%	18,224	21,317	19,491	16,113

Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Contra Fund

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	13.46%	13.12%	0.34%	13.15%	0.31%	12.93%	1,36,289	1,28,197	1,28,711	1,23,771
Last 1 Year	-0.68%	-2.87%	2.19%	-3.85%	3.17%	-3.97%	9,932	9,712	9,613	9,601
Last 3 Years	16.50%	13.22%	3.28%	11.21%	5.29%	10.03%	15,810	14,513	13,753	13,320
Last 5 Years	14.33%	11.88%	2.45%	10.30%	4.03%	10.01%	19,533	17,531	16,327	16,113

Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Focused Fund

	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	13.77%	13.27%	0.50%	12.65%	1.12%	11.44%	23,763	23,074	22,240	20,683
Last 1 Year	3.59%	-2.87%	6.46%	-2.79%	6.38%	-3.97%	10,361	9,712	9,720	9,601
Last 3 Years	14.01%	13.22%	0.79%	12.65%	1.36%	10.03%	14,819	14,513	14,296	13,320
Last 5 Years	11.89%	11.88%	0.00%	11.41%	0.48%	10.01%	17,533	17,531	17,162	16,113

Scheme Inception date is 16/07/2019. Ms. Shibani Sircar Kurian has been managing the fund since 16/07/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	12.10%	12.75%	-0.65%	12.47%	1,02,272	1,15,050	1,09,408
Last 1 Year	-3.92%	-2.87%	-1.05%	-3.97%	9,606	9,712	9,601
Last 3 Years	11.40%	13.22%	-1.81%	10.03%	13,826	14,513	13,320
Last 5 Years	11.60%	11.88%	-0.28%	10.01%	17,310	17,531	16,113

Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI##
Since Inception	10.21%	4.58%	5.63%	9.67%	58,129	22,493	53,175
Last 1 Year	0.68%	2.02%	-1.34%	-3.97%	10,069	10,203	9,601
Last 3 Years	15.10%	19.91%	-4.81%	10.03%	15,247	17,240	13,320
Last 5 Years	18.27%	17.07%	1.20%	10.01%	23,145	21,993	16,113

Scheme Inception date is 25/02/2008. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund

	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	Nifty 50 TRI ##
Since Inception	17.69%	15.72%	1.97%	11.57%	28,443	25,525	20,193
Last 1 Year	4.13%	3.36%	0.77%	-3.97%	10,415	10,338	9,601
Last 3 Years	17.77%	16.00%	1.76%	10.03%	16,332	15,609	13,320
Last 5 Years	13.41%	13.58%	-0.16%	10.01%	18,763	18,900	16,113

Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ESG Exclusionary Strategy Fund

	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##
Since Inception	8.31%	11.52%	-3.21%	11.21%	15,267	17,826	17,561
Last 1 Year	-3.64%	-1.90%	-1.74%	-3.97%	9,634	9,809	9,601
Last 3 Years	10.34%	12.73%	-2.39%	10.03%	13,432	14,326	13,320
Last 5 Years	7.85%	10.10%	-2.24%	10.01%	14,593	16,176	16,113

Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Manufacture In India Fund

	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	ALPHA	Nifty 50 TRI ##	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	Nifty 50 TRI ##
Since Inception	15.76%	16.74%	-0.97%	7.96%	18,228	18,864	13,691
Last 1 Year	7.41%	7.90%	-0.49%	-3.97%	10,745	10,794	9,601
Last 3 Years	19.02%	21.69%	-2.67%	10.03%	16,861	18,020	13,320

Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	10.92%	11.15%	-0.23%	9.51%	14,379	14,483	13,749
Last 1 Year	0.02%	-2.87%	2.89%	-3.97%	10,002	9,712	9,601
Last 3 Years	14.05%	13.22%	0.83%	10.03%	14,834	14,513	13,320

Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

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Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	11.46%	10.12%	1.34%	9.66%	13,979	13,466	13,295
Last 1 Year	-2.31%	-5.24%	2.93%	-3.97%	9,768	9,474	9,601
Last 3 Years	11.43%	10.31%	1.12%	10.03%	13,835	13,422	13,320

Scheme Inception date is 27/2/2023. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

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Kotak Quant Fund

	Kotak Quant Fund	Nifty 200 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Quant Fund	Nifty 200 TRI #	Nifty 50 TRI ##
Since Inception	12.07%	8.47%	3.60%	6.32%	13,541	12,414	11,772
Last 1 Year	-2.84%	-2.79%	-0.05%	-3.97%	9,714	9,720	9,601

Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

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Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	8.52%	8.46%	0.06%	6.41%	12,138	12,122	11,587
Last 1 Year	-1.60%	-2.73%	1.14%	-3.97%	9,839	9,725	9,601

Scheme Inception date is 16/11/2023. Mr. Devender Singh & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Healthcare Fund

	Kotak Healthcare Fund	Nifty Healthcare Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Healthcare Fund	Nifty Healthcare Index TRI #	Nifty 50 TRI ##
Since Inception	12.63%	16.04%	-3.41%	3.85%	13,149	14,084	10,908
Last 1 Year	3.06%	4.39%	-1.33%	-3.97%	10,308	10,441	9,601

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Technology Fund

	Kotak Technology Fund	BSE Teck Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Technology Fund	BSE Teck Index TRI#	Nifty 50 TRI ##
Since Inception	-2.83%	-4.59%	1.76%	0.98%	9,423	9,072	10,204
Last 1 Year	-12.89%	-13.43%	0.55%	-3.97%	8,705	8,650	9,601

Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Special Opportunities Fund

	Kotak Special Opportunities Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Special Opportunities Fund	Nifty 500 TRI#	Nifty 50 TRI ##
Since Inception	-8.54%	-4.41%	-4.13%	-3.42%	8,554	9,241	9,408
Last 1 Year	-1.35%	-2.87%	1.52%	-3.97%	9,864	9,712	9,601

Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC Index TRI #	Nifty 50 TRI ##
Since Inception	0.19%	-2.26%	2.45%	-4.89%	10,027	9,681	9,313
Last 1 Year	11.01%	7.34%	3.67%	-3.97%	11,108	10,738	9,601

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Transportation & Logistics Fund

	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	Nifty 50 TRI ##
Since Inception	-1.39%	-4.85%	3.46%	-6.47%	9,822	9,381	9,176
Last 1 Year	7.22%	7.27%	-0.05%	-3.97%	10,726	10,732	9,601

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Energy Opportunities Fund

	Kotak Energy Opportunities Fund	Nifty Energy TRI #	ALPHA	Nifty 50 TRI ##	Kotak Energy Opportunities Fund	Nifty Energy TRI #	Nifty 50 TRI ##
Since Inception	-4.12%	4.18%	-8.30%	-6.53%	9,617	10,388	9,393
Last 6 Months	-10.70%	0.24%	-10.95%	-18.19%	9,469	10,012	9,098

Scheme Inception date is 25/04/2025. Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Active Momentum Fund

	Kotak Active Momentum Fund	Nifty 500 TRI	ALPHA	Nifty 50 TRI	Kotak Active Momentum Fund	Nifty 500 TRI	Nifty 50 TRI
Since Inception	-12.53%	-18.11%	5.58%	-17.41%	9,238	8,898	8,941
Last 6 Months	-13.77%	-19.07%	5.30%	-18.19%	9,317	9,054	9,098

Scheme Inception date is 20/08/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 20/08/2025. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Balanced Advantage Fund

	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	Nifty 50 TRI##
Since Inception	9.00%	9.29%	-0.29%	10.48%	19,351	19,744	21,463
Last 1 Year	-0.30%	-0.62%	0.33%	-3.97%	9,970	9,937	9,601
Last 3 Years	8.93%	8.39%	0.53%	10.03%	12,924	12,736	13,320
Last 5 Years	7.99%	7.99%	-0.01%	10.01%	14,684	14,690	16,113

Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/01/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019. **Different plans have different expense structure. The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Arbitrage Fund

	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	Nifty 1 Year T-Bill Index ##
Since Inception	6.88%	NA	NA	6.57%	39,150	NA	36,908
Last 1 Year	6.12%	7.24%	-1.12%	6.32%	10,615	10,729	10,636
Last 3 Years	7.16%	7.68%	-0.52%	6.75%	12,305	12,487	12,166
Last 5 Years	6.15%	6.41%	-0.26%	5.72%	13,475	13,643	13,204

Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Equity Savings Fund

	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	CRISIL 10 Year Gilt ##
Since Inception	8.65%	8.42%	0.23%	6.70%	25,895	25,269	21,048
Last 1 Year	3.94%	3.11%	0.83%	2.11%	10,396	10,313	10,212
Last 3 Years	9.75%	8.64%	1.10%	6.79%	13,218	12,824	12,178
Last 5 Years	9.07%	7.86%	1.21%	4.95%	15,437	14,596	12,731

Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocation Fund

	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	Nifty 50 TRI ##
Since Inception	16.19%	12.28%	3.91%	6.29%	14,597	13,391	11,661
Last 1 Year	18.39%	7.53%	10.86%	-3.97%	11,850	10,757	9,601

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Aggressive Hybrid Fund

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	Nifty 50 TRI##
Since Inception	10.88%	9.62%	1.26%	10.32%	32,481	28,506	30,668
Last 1 Year	0.64%	-1.60%	2.24%	-3.97%	10,065	9,839	9,601
Last 3 Years	11.97%	8.92%	3.05%	10.03%	14,038	12,923	13,320
Last 5 Years	11.13%	8.64%	2.49%	10.01%	16,948	15,133	16,113

Scheme Inception date is 25/11/1999 and Scheme Inception date of Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/01/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	CRISIL 10 Year Gilt##
Since Inception	8.12%	8.16%	-0.04%	5.65%	57,246	57,731	34,122
Last 1 Year	0.74%	2.67%	-1.93%	2.11%	10,075	10,269	10,212
Last 3 Years	8.61%	7.80%	0.81%	6.79%	12,813	12,527	12,178
Last 5 Years	8.21%	6.70%	1.51%	4.95%	14,840	13,833	12,731

Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.06%	5.20%	-0.14%	5.92%	14,276	14,411	15,142
Last 1 Year	5.41%	5.47%	-0.06%	6.32%	10,541	10,547	10,632
Last 3 Years	6.21%	6.32%	-0.10%	6.75%	11,985	12,019	12,167
Last 5 Years	5.42%	5.56%	-0.14%	5.72%	13,024	13,109	13,206

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Returns as on 31st March, 2026**

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.85%	6.97%	-0.12%	6.32%	44,144	45,249	39,468
Last 1 Year	6.11%	6.19%	-0.08%	6.32%	10,611	10,619	10,632
Last 3 Years	6.83%	6.93%	-0.10%	6.75%	12,194	12,228	12,167
Last 5 Years	5.87%	6.00%	-0.13%	5.72%	13,303	13,383	13,206

Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Returns as on 31st March, 2026**

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.17%	7.49%	-0.32%	6.44%	44,758	47,756	38,597
Last 1 Year	6.35%	6.52%	-0.17%	6.32%	10,638	10,655	10,636
Last 3 Years	6.84%	7.22%	-0.39%	6.75%	12,194	12,327	12,166
Last 5 Years	5.82%	6.22%	-0.39%	5.72%	13,269	13,519	13,204

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.04%	6.85%	0.19%	6.30%	46,950	45,082	40,126
Last 1 Year	6.58%	6.08%	0.50%	6.32%	10,662	10,611	10,636
Last 3 Years	7.27%	6.98%	0.29%	6.75%	12,345	12,245	12,166
Last 5 Years	6.25%	6.12%	0.13%	5.72%	13,542	13,458	13,204

Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.14%	7.57%	-0.43%	6.62%	34,799	37,419	31,879
Last 1 Year	6.21%	6.46%	-0.25%	6.32%	10,625	10,650	10,636
Last 3 Years	6.81%	7.17%	-0.37%	6.75%	12,185	12,311	12,166
Last 5 Years	5.78%	6.02%	-0.24%	5.72%	13,242	13,396	13,204

Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.62%	7.69%	-0.08%	6.36%	38,980	39,505	31,370
Last 1 Year	5.70%	5.29%	0.41%	2.11%	10,573	10,532	10,212
Last 3 Years	7.23%	6.78%	0.45%	6.79%	12,330	12,175	12,178
Last 5 Years	6.09%	5.71%	0.38%	4.95%	13,439	13,198	12,731

Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.29%	7.39%	-0.10%	6.35%	53,794	55,009	43,597
Last 1 Year	5.46%	5.59%	-0.13%	2.11%	10,549	10,562	10,212
Last 3 Years	6.83%	6.93%	-0.10%	6.79%	12,194	12,228	12,178
Last 5 Years	5.66%	5.83%	-0.17%	4.95%	13,167	13,273	12,731

Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund

	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	CRISIL 10 Year Gilt ##
Since Inception	7.33%	8.49%	-1.16%	6.26%	30,796	36,520	26,271
Last 1 Year	7.52%	7.53%	-0.01%	2.11%	10,757	10,758	10,212
Last 3 Years	7.39%	8.06%	-0.67%	6.79%	12,386	12,620	12,178
Last 5 Years	5.73%	7.22%	-1.49%	4.95%	13,214	14,173	12,731

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	7.75%	7.68%	0.08%	6.38%	37,929	37,448	30,170
Last 1 Year	2.88%	4.15%	-1.27%	2.11%	10,290	10,418	10,212
Last 3 Years	6.68%	6.89%	-0.21%	6.79%	12,142	12,214	12,178
Last 5 Years	5.52%	5.72%	-0.20%	4.95%	13,082	13,208	12,731

Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	6.84%	6.50%	0.34%	6.09%	15,770	15,426	15,023
Last 1 Year	6.92%	5.59%	1.33%	2.11%	10,696	10,562	10,212
Last 3 Years	7.62%	6.93%	0.69%	6.79%	12,464	12,228	12,178
Last 5 Years	6.52%	5.83%	0.70%	4.95%	13,715	13,273	12,731

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund

	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	CRISIL 10 Year Gilt##
Since Inception	7.41%	7.87%	-0.46%	6.90%	23,643	24,878	22,308
Last 1 Year	6.70%	5.42%	1.29%	2.11%	10,674	10,545	10,212
Last 3 Years	7.67%	7.01%	0.67%	6.79%	12,483	12,253	12,178
Last 5 Years	6.40%	5.76%	0.63%	4.95%	13,635	13,233	12,731

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	7.26%	NA	NA	NA	67,676	NA	NA
Last 1 Year	5.81%	5.53%	0.28%	2.11%	10,584	10,556	10,212
Last 3 Years	7.11%	6.85%	0.26%	6.79%	12,287	12,198	12,178
Last 5 Years	6.11%	5.87%	0.23%	4.95%	13,450	13,303	12,731

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.54%	NA	NA	NA	93,332	NA	NA
Last 1 Year	-2.43%	1.01%	-3.44%	2.11%	9,756	10,102	10,212
Last 3 Years	4.55%	6.58%	-2.03%	6.79%	11,428	12,107	12,178
Last 5 Years	4.32%	5.64%	-1.32%	4.95%	12,356	13,157	12,731

Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	6.86%	6.02%	0.84%	5.60%	44,216	37,014	33,883
Last 1 Year	-2.43%	1.01%	-3.44%	2.11%	9,756	10,102	10,212
Last 3 Years	4.55%	6.58%	-2.03%	6.79%	11,429	12,107	12,178
Last 5 Years	4.32%	5.64%	-1.32%	4.95%	12,357	13,157	12,731

Scheme Inception date is 11/11/2003. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund

	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt##
Since Inception	8.05%	NA	NA	NA	76,960	NA	NA
Last 1 Year	2.01%	4.05%	-2.05%	2.11%	10,202	10,408	10,212
Last 3 Years	5.87%	6.94%	-1.06%	6.79%	11,868	12,229	12,178
Last 5 Years	4.99%	5.79%	-0.80%	4.95%	12,756	13,250	12,731

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Long Duration Fund

	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	CRISIL 10 Year Gilt Index ##
Since Inception	3.16%	4.74%	-1.58%	5.83%	10,659	10,998	11,232
Last 1 Year	-2.91%	0.95%	-3.86%	2.11%	9,707	10,096	10,212

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Omni FOF

	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	Nifty 50 TRI ##
Since Inception	15.73%	13.24%	2.49%	14.22%	2,36,447	1,47,646	1,78,022
Last 1 Year	9.36%	11.27%	-1.91%	-3.97%	10,941	11,134	9,601
Last 3 Years	16.31%	14.05%	2.26%	10.03%	15,734	14,836	13,320
Last 5 Years	15.58%	12.03%	3.56%	10.01%	20,628	17,644	16,113

Scheme Inception date is 09/08/2004. Mr. Devender Singh has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund

	Kotak Gold Fund	Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Price of Physical Gold#	A.B: N.A
Since Inception	12.14%	13.76%	-1.62%	N.A	55,940	69,363	N.A
Last 1 Year	61.50%	64.31%	-2.81%	N.A	16,193	16,476	N.A
Last 3 Years	32.81%	34.87%	-2.06%	N.A	23,427	24,534	N.A
Last 5 Years	25.04%	27.14%	-2.10%	N.A	30,561	33,219	N.A

Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF Fund of Fund

	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	AB:NA
Since Inception	44.39%	47.45%	-3.06%	N.A	30,105	32,058	N.A
Last 1 Year	120.95%	126.27%	-5.32%	N.A	22,192	22,728	N.A
Last 3 Years	44.39%	47.45%	-3.06%	N.A	30,105	32,058	N.A

Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Income Plus Arbitrage Omni FOF

	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	CRISIL 10 Year Gilt ##
Since Inception	7.58%	6.92%	0.66%	6.79%	12,791	12,528	12,476
Last 1 Year	5.98%	4.33%	1.66%	2.11%	10,602	10,435	10,212
Last 3 Years	7.70%	6.92%	0.78%	6.79%	12,493	12,222	12,178

Scheme Inception date is 17/11/2022. Mr. Abhishek Bisen has been managing the fund since 17/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Overseas Equity Omni FOF

	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	6.57%	8.36%	-1.80%	9.76%	32,473	44,252	56,130
Last 1 Year	41.39%	42.52%	-1.13%	-3.97%	14,166	14,279	9,601
Last 3 Years	17.97%	20.89%	-2.91%	10.03%	16,419	17,665	13,320
Last 5 Years	7.24%	9.46%	-2.23%	10.01%	14,182	15,716	16,113

Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Overseas Equity Omni FOF

	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	1.63%	5.44%	-3.81%	N.A	10,888	13,208	N.A
Last 1 Year	14.93%	17.26%	-2.33%	N.A	11,502	11,736	N.A
Last 3 Years	5.86%	9.79%	-3.92%	N.A	11,864	13,233	N.A
Last 5 Years	2.32%	6.04%	-3.73%	N.A	11,214	13,410	N.A

Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak US Specific Equity Passive FOF

	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	16.39%	17.51%	-1.12%	9.80%	21,872	22,975	16,193
Last 1 Year	34.32%	32.36%	1.96%	-4.00%	13,422	13,226	9,601
Last 3 Years	26.44%	26.98%	-0.55%	10.03%	20,214	20,476	13,320
Last 5 Years	17.52%	18.65%	-1.13%	10.01%	22,420	23,519	16,113

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Overseas Equity Omni FOF

	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	3.78%	13.54%	-9.76%	8.92%	11,892	18,098	14,907
Last 1 Year	24.49%	30.10%	-5.61%	-3.97%	12,464	13,029	9,601
Last 3 Years	16.69%	21.53%	-4.84%	10.03%	15,888	17,947	13,320

Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. **Returns as on 31st March, 2026**

Kotak Nifty 50 ETF

	Kotak Nifty 50 ETF	Nifty 50 TRI#	ALPHA	BSE SENSEX TRI##	Kotak Nifty 50 ETF	Nifty 50 TRI#	BSE SENSEX TRI##
Since Inception	10.60%	11.26%	-0.66%	11.15%	50,944	56,116	55,189
Last 1 Year	-3.99%	-3.97%	-0.02%	-5.98%	9,599	9,601	9,399
Last 3 Years	9.94%	10.03%	-0.09%	8.15%	13,288	13,320	12,649
Last 5 Years	9.90%	10.01%	-0.12%	9.05%	16,029	16,113	15,423

Scheme Inception date is 02/02/2010. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex ETF

	Kotak BSE Sensex ETF	BSE SENSEX TRI #	ALPHA	Nifty 50 TRI##	Kotak BSE Sensex ETF	BSE SENSEX TRI #	Nifty 50 TRI##
Since Inception	9.52%	10.42%	-0.90%	10.54%	50,579	58,565	59,647
Last 1 Year	-6.13%	-5.98%	-0.15%	-3.97%	9,384	9,399	9,601
Last 3 Years	7.89%	8.15%	-0.26%	10.03%	12,559	12,649	13,320
Last 5 Years	8.77%	9.05%	-0.28%	10.01%	15,226	15,423	16,113

Scheme Inception date is 06/06/2008. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty PSU Bank ETF

	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI#	Nifty 50 TRI##
Since Inception	5.59%	6.86%	-1.27%	8.98%	27,207	33,913	48,637
Last 1 Year	25.71%	26.45%	-0.74%	-3.97%	12,587	12,661	9,601
Last 3 Years	28.67%	29.37%	-0.70%	10.03%	21,303	21,654	13,320
Last 5 Years	30.03%	30.80%	-0.77%	10.01%	37,176	38,284	16,113

Scheme Inception date is 08/11/2007. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans. Options - Payout of Income Distribution cum Capital Withdrawal (IDCW).

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Bank ETF

	Kotak Nifty Bank ETF	Nifty Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty Bank ETF	Nifty Bank Index TRI#	Nifty 50 TRI##
Since Inception	9.40%	9.76%	-0.36%	10.14%	27,657	28,700	29,857
Last 1 Year	-1.90%	-1.72%	-0.18%	-3.97%	9,809	9,827	9,601
Last 3 Years	8.06%	8.28%	-0.22%	10.03%	12,619	12,696	13,320
Last 5 Years	9.14%	9.39%	-0.25%	10.01%	15,484	15,662	16,113

Scheme Inception date is 04/12/2014. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options - Payout of Income Distribution cum Capital Withdrawal (IDCW).

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Value 20 ETF

	Kotak Nifty 50 Value 20 ETF	Nifty 50 Value 20 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty 50 Value 20 ETF	Nifty 50 Value 20 Index TRI#	Nifty 50 TRI##
Since Inception	13.82%	14.38%	-0.56%	11.88%	38,090	40,087	31,884
Last 1 Year	-5.72%	-5.67%	-0.05%	-3.97%	9,425	9,430	9,601
Last 3 Years	9.86%	10.03%	-0.17%	10.03%	13,258	13,320	13,320
Last 5 Years	11.26%	11.46%	-0.20%	10.01%	17,050	17,201	16,113

Scheme Inception date is 02/12/2015. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty IT ETF

	Kotak Nifty IT ETF	Nifty IT TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty IT ETF	Nifty IT TRI#	Nifty 50 TRI ##
Since Inception	4.66%	4.88%	-0.22%	9.53%	12,605	12,739	15,876
Last 1 Year	-19.20%	-19.26%	0.05%	-3.97%	8,070	8,065	9,601
Last 3 Years	2.50%	2.60%	-0.10%	10.03%	10,770	10,800	13,320

Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Alpha 50 ETF

	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI #	Nifty 50 TRI ##
Since Inception	6.09%	7.93%	-1.84%	7.89%	12,872	13,851	13,829
Last 1 Year	-3.50%	-2.97%	-0.54%	-3.97%	9,648	9,702	9,601
Last 3 Years	19.20%	20.31%	-1.11%	10.03%	16,936	17,416	13,320

Scheme Inception date is 22/12/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 ETF

	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	15.85%	16.27%	-0.42%	7.86%	18,470	18,749	13,707
Last 1 Year	3.39%	3.52%	-0.13%	-3.97%	10,341	10,354	9,601
Last 3 Years	21.49%	21.71%	-0.22%	10.03%	17,932	18,031	13,320

Scheme Inception date is 28/1/2022. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 28/1/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 ETF

	Kotak Nifty 100 Low Volatility 30 ETF	NIFTY 100 Low Volatility 30 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 ETF	NIFTY 100 Low Volatility 30 TRI#	Nifty 50 TRI ##
Since Inception	10.97%	11.19%	-0.22%	7.88%	15,198	15,319	13,569
Last 1 Year	-1.64%	-1.50%	-0.13%	-3.97%	9,835	9,849	9,601
Last 3 Years	13.17%	13.38%	-0.21%	10.03%	14,495	14,577	13,320

Scheme Inception date is 23/3/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 23/3/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Consumption ETF

	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	10.09%	10.37%	-0.28%	8.99%	14,236	14,370	13,719
Last 1 Year	-2.87%	-2.73%	-0.14%	-3.97%	9,711	9,725	9,601
Last 3 Years	13.84%	14.04%	-0.19%	10.03%	14,754	14,829	13,320

Scheme Inception date is 28/7/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 28/7/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

The Scheme does not offer any Plans/Options.

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty MNC ETF

	Kotak Nifty MNC ETF	NIFTY MNC TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty MNC ETF	NIFTY MNC TRI#	Nifty 50 TRI ##
Since Inception	11.24%	11.65%	-0.42%	8.23%	14,754	14,957	13,347
Last 1 Year	6.94%	7.34%	-0.40%	-3.97%	10,698	10,738	9,601
Last 3 Years	14.14%	14.57%	-0.43%	10.03%	14,870	15,038	13,320

Scheme Inception date is 5/8/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 5/8/2022. Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MSCI India ETF

	Kotak MSCI India ETF	MSCI India Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak MSCI India ETF	MSCI India Index TRI#	Nifty 50 TRI ##
Since Inception	-0.21%	-1.05%	0.84%	-1.38%	9,977	9,884	9,847
Last 1 Year	-2.69%	-3.55%	0.87%	-3.97%	9,730	9,643	9,601

Scheme Inception date is 19/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 19/02/2025. Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight ETF

	Kotak Nifty 100 Equal Weight ETF	Nifty100 Equal Weight TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight ETF	Nifty100 Equal Weight TRI#	Nifty 50 TRI ##
Since Inception	3.02%	3.42%	-0.40%	0.12%	10,330	10,374	10,013
Last 1 Year	-1.05%	-0.72%	-0.34%	-3.97%	9,894	9,928	9,601

Scheme Inception date is 24/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 24/02/2025. Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 ETF

	Kotak Nifty Midcap 150 ETF	Nifty Midcap 150 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 ETF	Nifty Midcap 150 TRI#	Nifty 50 TRI ##
Since Inception	2.46%	1.79%	0.68%	-3.22%	10,252	10,183	9,670
Last 1 Year	2.94%	2.26%	0.68%	-3.97%	10,295	10,227	9,601

Scheme Inception date is 21/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025. Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty200 Quality 30 ETF

	Kotak Nifty200 Quality 30 ETF	Nifty200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty200 Quality 30 ETF	Nifty200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	-16.39%	-16.13%	-0.26%	-14.73%	8,837	8,856	8,955
Last 6 Months	-20.16%	-19.96%	-0.21%	-18.19%	9,000	9,010	9,098

Scheme Inception date is 14/07/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025. Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold ETF

	Kotak Gold ETF	Price of Gold#	ALPHA	A.B: N.A	Kotak Gold ETF	Price of Gold#	A.B: N.A
Since Inception	15.08%	16.21%	-1.13%	N.A	1,38,055	1,65,789	N.A
Last 1 Year	62.17%	64.31%	-2.14%	N.A	16,260	16,476	N.A
Last 3 Years	33.49%	34.87%	-1.39%	N.A	23,785	24,534	N.A
Last 5 Years	25.91%	27.14%	-1.23%	N.A	31,646	33,219	N.A

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF

	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)#	ALPHA	A.B: N.A	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)#	A.B: N.A
Since Inception	43.17%	45.70%	-2.54%	N.A	32,760	34,718	N.A
Last 1 Year	121.91%	126.27%	-4.36%	N.A	22,288	22,728	N.A
Last 3 Year	45.77%	47.45%	-1.68%	N.A	30,973	32,058	N.A

Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 1D Rate Liquid ETF

	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.08%	6.33%	-0.25%	6.69%	12,067	12,159	12,291
Last 1 Year	5.27%	5.47%	-0.20%	6.32%	10,527	10,547	10,632
Last 3 Years	6.07%	6.32%	-0.24%	6.75%	11,937	12,019	12,167

Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023. Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Returns as on 31st March, 2026**

Kotak Nifty Next 50 Index Fund

	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	Nifty 50 TRI ##
Since Inception	11.34%	12.23%	-0.89%	9.20%	17,214	17,920	15,606
Last 1 Year	-3.93%	-3.32%	-0.62%	-3.97%	9,605	9,667	9,601
Last 3 Years	16.85%	17.79%	-0.94%	10.03%	15,955	16,344	13,320

Scheme Inception date is 10/03/2021. Mr. Satish Dondapati has been managing the fund since 10/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak NIFTY 50 Index Fund

	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	ALPHA	BSE SENSEX TRI ##	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	BSE SENSEX TRI ##
Since Inception	8.13%	8.82%	-0.69%	8.04%	14,523	14,971	14,464
Last 1 Year	-4.33%	-3.97%	-0.36%	-5.98%	9,565	9,601	9,399
Last 3 Years	9.35%	10.03%	-0.68%	8.15%	13,074	13,320	12,649

Scheme Inception date is 21/06/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 50 Index Fund

	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	ALPHA	Nifty 50 TRI	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	Nifty 50 TRI ##
Since Inception	19.76%	22.17%	-2.41%	9.57%	17,091	18,134	13,121
Last 1 Year	-4.04%	-2.72%	-1.32%	-3.97%	9,594	9,727	9,601

Scheme Inception date is 10/04/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/04/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Momentum 30 Index Fund

	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	9.04%	10.36%	-1.32%	7.76%	12,734	13,169	12,320
Last 1 Year	-4.03%	-3.37%	-0.66%	-3.97%	9,595	9,661	9,601

Scheme Inception date is 15/06/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/06/2023 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Financial Services Ex-Bank Index Fund

	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	Nifty 50 TRI ##
Since Inception	13.20%	14.96%	-1.76%	6.54%	13,850	14,424	11,811
Last 1 Year	1.58%	2.84%	-1.26%	-3.97%	10,159	10,286	9,601

Scheme Inception date is 14/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023, Mr. Jeetu Valechha Sonar have been managing since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Housing Index Fund

	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	Nifty 50 TRI ##
Since Inception	3.67%	4.76%	-1.09%	6.89%	10,977	11,279	11,884
Last 1 Year	-11.91%	-11.23%	-0.68%	-3.97%	8,803	8,871	9,601

Scheme Inception date is 28/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023 Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 Index Fund

	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	Nifty 50 TRI ##
Since Inception	-1.44%	-0.21%	-1.23%	-1.25%	9,741	9,963	9,775
Last 1 Year	-2.64%	-1.50%	-1.14%	-3.97%	9,734	9,849	9,601

Scheme Inception date is 07/06/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	-7.20%	-6.14%	-1.06%	-5.48%	8,832	9,000	9,106
Last 1 Year	9.65%	10.89%	-1.24%	-3.97%	10,970	11,095	9,601

Scheme Inception date is 31/07/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 Index Fund

	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	-5.53%	-4.39%	-1.14%	-4.75%	9,120	9,299	9,242
Last 1 Year	2.36%	3.52%	-1.17%	-3.97%	10,237	10,354	9,601

Scheme Inception date is 16/08/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Tourism Index Fund

	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	Nifty 50 TRI ##
Since Inception	-21.24%	-20.22%	-1.02%	-8.50%	6,964	7,101	8,740
Last 1 Year	-24.34%	-23.43%	-0.91%	-3.97%	7,555	7,646	9,601

Scheme Inception date is 23/09/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Momentum 50 Index Fund

	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 Index #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 Index #	Nifty 50 TRI ##
Since Inception	-12.94%	-11.61%	-1.33%	-6.45%	8,153	8,337	9,064
Last 1 Year	-2.82%	-1.55%	-1.27%	-3.97%	9,716	9,844	9,601

Scheme Inception date is 08/10/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Equal Weight Index Fund

	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	-0.09%	1.55%	-1.64%	-3.74%	9,988	10,196	9,529
Last 1 Year	0.71%	2.17%	-1.46%	-3.97%	10,072	10,218	9,601

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight Index Fund

	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	-4.25%	-3.12%	-1.13%	-3.74%	9,465	9,607	9,529
Last 1 Year	-1.73%	-0.72%	-1.02%	-3.97%	9,826	9,928	9,601

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 250 Index Fund

	Kotak Nifty Smallcap 250 Index	Nifty Smallcap 250 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Smallcap 250 Index	Nifty Smallcap 250 TRI	Nifty 50 TRI ##
Since Inception	-6.63%	-5.74%	-0.90%	-0.80%	9,224	9,329	9,906
Last 1 Year	-5.72%	-4.83%	-0.89%	-3.97%	9,425	9,514	9,601

Scheme Inception date is 27/01/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex Index Fund

	Kotak BSE Sensex Index Fund	BSE Sensex TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Sensex Index Fund	BSE Sensex TRI#	Nifty 50 TRI ##
Since Inception	-4.15%	-3.82%	-0.33%	-1.48%	9,538	9,575	9,836
Last 1 Year	-6.22%	-5.98%	-0.24%	-3.97%	9,375	9,399	9,601

Scheme Inception date is 17/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR

(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Commodities Index Fund

	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI#	Nifty 50 TRI ##
Since Inception	12.93%	14.59%	-1.65%	0.51%	11,364	11,538	10,054
Last 1 Year	7.54%	8.85%	-1.31%	-3.97%	10,758	10,890	9,601

Scheme Inception date is 10/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Index Fund

	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI#	Nifty 50 TRI ##
Since Inception	-0.73%	1.79%	-2.52%	-3.22%	9,925	10,183	9,670
Last 1 Year	-0.05%	2.26%	-2.31%	-3.97%	9,995	10,227	9,601

Scheme Inception date is 21/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Top 10 Equal Weight Index Fund

	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI#	Nifty 50 TRI ##
Since Inception	-15.18%	-14.38%	-0.80%	-7.82%	8,603	8,677	9,280
Last 6 Months	-22.75%	-21.91%	-0.84%	-18.19%	8,872	8,913	9,098

Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Quality 30 Index Fund

	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	-16.91%	-16.13%	-0.79%	-14.73%	8,800	8,856	8,955
Last 6 Months	-20.63%	-19.96%	-0.68%	-18.19%	8,977	9,010	9,098

Scheme Inception date is 14/07/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Alpha 50 Index Fund

	Kotak Nifty Alpha 50 Index Fund	Nifty Alpha 50 TRI	ALPHA	Nifty 50 TRI	Kotak Nifty Alpha 50 Index Fund	Nifty Alpha 50 TRI	Nifty 50 TRI
Since Inception	-22.67%	-21.14%	-1.53%	-16.93%	8,615	8,708	8,966
Last 6 Months	-18.69%	-17.38%	-1.31%	-18.19%	9,073	9,138	9,098

Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.22%	6.75%	-0.53%	5.77%	12,833	13,098	12,609
Last 1 Year	7.09%	7.30%	-0.21%	2.11%	10,713	10,734	10,212
Last 3 Years	7.43%	7.76%	-0.32%	6.79%	12,400	12,512	12,178

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022.

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Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.45%	7.03%	-0.58%	5.77%	12,947	13,240	12,609
Last 1 Year	4.10%	4.59%	-0.49%	2.11%	10,413	10,462	10,212
Last 3 Years	7.41%	7.91%	-0.49%	6.79%	12,393	12,564	12,178

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund

	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.46%	7.99%	-0.53%	7.13%	12,832	13,053	12,698
Last 1 Year	6.55%	6.61%	-0.06%	2.11%	10,659	10,665	10,212
Last 3 Years	7.40%	7.82%	-0.42%	6.79%	12,387	12,534	12,178

Scheme Inception date is 13/10/2022. Mr. Abhishek Bisen has been managing the fund since 13/10/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.04%	7.56%	-0.52%	6.84%	12,494	12,694	12,418
Last 1 Year	6.43%	6.97%	-0.55%	2.11%	10,646	10,701	10,212
Last 3 Year	7.04%	7.56%	-0.52%	6.79%	12,264	12,445	12,178

Scheme Inception date is 22/12/2022. Mr. Abhishek Bisen have been managing the fund since 22/12/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.22%	7.85%	-0.63%	6.91%	12,431	12,659	12,318
Last 1 Year	2.95%	3.88%	-0.92%	2.11%	10,297	10,390	10,212
Last 3 Year	7.18%	7.87%	-0.69%	6.79%	12,312	12,552	12,178

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen have been managing the fund since 15/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty G-Sec July 2033 Index Fund

	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	7.58%	8.12%	-0.54%	6.93%	11,977	12,125	11,798
Last 1 Year	4.09%	4.59%	-0.50%	2.11%	10,412	10,462	10,212

Scheme Inception date is 11/10/2023. Mr. Abhishek Bisen have been managing the fund since 11/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

	Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	CRISIL 10 Year Gilt Index ##
Since Inception	7.55%	7.86%	-0.31%	4.53%	11,188	11,237	10,707
Last 1 Year	6.91%	7.28%	-0.36%	2.11%	10,695	10,732	10,212

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen have been managing the fund since 13/09/2024.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund

	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	7.22%	7.78%	-0.56%	3.31%	10,803	10,866	10,368
Last 1 Year	6.84%	7.44%	-0.60%	2.11%	10,688	10,748	10,212

Scheme Inception date is 17/02/2025. Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.

Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index #	ALPHA	CRISIL 10 Year Gilt Index ##	CRISIL-IBX Financial Services 3-6 Months Debt Index	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	6.56%	6.86%	-0.30%	3.08%	10,697	10,729	10,327
Last 1 Year	6.31%	6.62%	-0.31%	2.11%	10,634	10,666	10,212

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.

Alpha is difference of scheme return with benchmark return.

Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund

	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	4.72%	4.92%	-0.20%	-1.35%	10,341	10,356	9,902
Last 6 Months	4.30%	4.35%	-0.05%	-1.18%	10,213	10,216	9,942

Scheme Inception date is 09/07/2025. Mr. Abhishek Bisen have been managing the fund since 09/07/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1//7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.05%	5.47%	-0.41%	-2.08%	10,259	10,280	9,893
Last 6 Months	4.92%	5.35%	-0.43%	-1.18%	10,244	10,265	9,942

Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1//7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Kotak ELSS Tax Saver Fund (Nov. 23, '05), Kotak Large & Midcap Fund (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Quant Fund (Aug. 2, '23), Kotak MNC Fund (Oct. 28, '24) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak MNC Fund	Nifty MNC Index TRI	11.01	7.34	NA	NA	NA	NA
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	7.41	7.90	19.02	21.69	NA	NA
Kotak Large & Midcap Fund	(Tier 1): Nifty Large Midcap 250 TRI	0.42	-0.81	15.39	15.83	13.84	13.96
	(Tier 2): Nifty 200 TRI		-2.79		12.65		11.41
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	-0.96	-2.87	13.07	13.22	11.25	11.88
	(Tier 2): Nifty 200 TRI		-2.79		12.65		11.41
Kotak Quant Fund	Nifty 200 TRI	-2.84	-2.79	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	-3.92	-2.87	11.40	13.22	11.60	11.88

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015.



Name: Mr. Harish Bihani

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining KAMAM, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	4.13	3.36	17.77	16.00	13.41	13.58
Kotak Business Cycle Fund	Nifty 500 TRI	0.02	-2.87	14.05	13.22	NA	NA
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	-7.66	-4.84	11.55	18.30	12.75	16.34
	(Tier 2): Nifty Smallcap 100 TRI		-4.90		19.92		14.28

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Business Cycle Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Smallcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 79 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Aggressive Hybrid Fund (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Omni FOF (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Feb. 02, '21), Kotak Multicap Fund (Sep. 29, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Business Cycle Fund (Sep. 28, '22), Kotak Income Plus Arbitrage Omni FOF (Nov. 17, '22), Kotak Nifty SDL JUL 2026 INDEX FUND (Dec. 22, '22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDL JUL 2033 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jan. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 23, '23), Kotak Quant Fund (Aug. 2, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty G-sec July 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Technology Fund (Mar. 04, '24), Kotak Long Duration Fund (Mar. 11, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak MNC Fund (Oct. 28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Transportation & Logistics Fund (Dec. 16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty 500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Dividend Yield Fund (Jan. 27, '26), Kotak Services Fund (Feb. 25, '26), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).

Business Experience
Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A. (Management) and MBA (Finance).

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	47.45	NA	NA
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	120.95	126.27	44.39	47.45	NA	NA
	Kotak Gold ETF	Price of Gold ^	62.17	64.31	33.49	34.87	25.91	27.14
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-11.91	-11.23	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck Index TRI	-12.89	-13.43	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-24.34	-23.43	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark - Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark - Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF -Growth, *Name of the Benchmark - Price of Gold ^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck Index TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

**Name: Mr. Deepak Agrawal**

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	7.52	7.53	7.39	8.06	5.73	7.22
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.21	4.75	7.67	6.86	NA	NA
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.92	5.59	7.62	6.93	6.52	5.83
Bottom 3	Kotak Overnight Fund	NIFTY 1D Rate Index	5.41	5.47	6.21	6.32	5.42	5.56
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.05	-1.83	7.80	5.46	NA	NA
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	2.88	4.15	6.68	6.89	5.52	5.72

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Kotak FMP Series 308 - (1125D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023. Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Dynamic Bond Fund - Growth, *Name of the Benchmark - NIFTY Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022.

Returns for Kotak Overnight Fund as of 31st March 2026**Name: Mr. Devender Singhal**

Mr. Devender Singhal manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Multi Asset Omni FOF (Aug., 09, '04), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multicap Fund (Sep. 29'21), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23) & Kotak Special Opportunities Fund (Jun. 29, '24).

Business Experience

Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and P N Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Top 3	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	18.39	7.53	NA	NA	NA	NA
	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	9.36	11.27	16.31	14.05	15.58	12.03
	Kotak Equity Savings Fund	NIFTY Equity Savings TRI	3.94	3.11	9.75	8.64	9.07	7.86
Bottom 3	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI	2.20	-2.52	20.03	15.41	NA	NA
	Kotak Special Opportunities Fund	Nifty 500 TRI	-1.35	-2.87	NA	NA	NA	NA
	Kotak Consumption Fund	Nifty India Consumption Index TRI	-1.60	-2.73	NA	NA	NA	NA

Kotak Multi Asset Allocation Fund, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Multi Asset Omni FOF, *Name of the Benchmark - 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver, Scheme Inception date is 09/08/2004. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Multicap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TRI, Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Kotak Special Opportunities Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

Kotak Consumption Fund - Growth, *Name of the Benchmark - Nifty India Consumption Index TRI, Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023.

**Name: Ms. Shibani Sircar Kurian**

Ms. Shibani Kurian manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Focused Fund (Jul 16, '19), Kotak Contra Fund - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23), Kotak Debt Hybrid Fund (Sep. 03' 24) & Kotak Dividend Yield Fund (Jan. 27, '26).

Business Experience

Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team. Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Top 3	Kotak Focused Fund	(Tier 1): Nifty 500 TRI	3.59	-2.87	14.01	13.22	11.89	11.88
		(Tier 2): Nifty 200 TRI		-2.79		12.65		11.41
	Kotak Healthcare Fund	Nifty Healthcare Index TRI	3.06	4.39	NA	NA	NA	NA
	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	0.74	2.67	8.61	7.80	8.21	6.70
Bottom 3	Kotak Contra Fund	(Tier 1): Nifty 500 TRI	-0.68	-2.87	16.50	13.22	14.33	11.88
		(Tier 2): Nifty 200 TRI		-3.85		11.21		10.30
	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	-2.31	-5.24	11.43	10.31	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-12.89	-13.43	NA	NA	NA	NA

Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Kotak Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak Banking & Financial Services Fund - Growth, *Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/12/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/12/2023.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024.



Name: Mr. Arjun Khanna

Mr. Arjun Khanna manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak International REIT Overseas Equity Omni FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Overseas Equity Omni FOF - Growth (Sep. 26, '07), Kotak US Specific Equity Passive FOF (Feb. 02 '21), Kotak Global Innovation Overseas Equity Omni FOF (Jul. 29, '21), Kotak Rural Opportunities Fund (Nov. 27, '25) & Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26).

Business Experience

Mr. Arjun Khanna has over 15 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jannalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI	41.39	42.52	17.97	20.89	7.24	9.46
Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI	34.32	32.36	26.44	26.98	17.52	18.65
Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI	24.49	30.10	16.69	21.53	NA	NA
Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI	14.93	17.26	5.86	9.79	2.32	6.04

Kotak Global Emerging Market Overseas FOF - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak US Specific Equity Passive FOF - Growth, *Name of the Benchmark - NASDAQ 100 Index TRI, Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021.

Kotak Global Innovation Overseas Equity Omni FOF - Growth, *Name of the Benchmark - MSCI All Country World Index TRI, Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Kotak International REIT Overseas Equity Omni FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.



Name: Mr. Satish Dondapati

Mr. Satish Dondapati manages 41 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22 '21), Kotak Nifty Midcap 50 ETF (Jan. 28 '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23 '22), Kotak Nifty India Consumption ETF (Jul. 28 '22), Kotak Nifty MNC ETF (Aug. 05 '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06 '08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10 '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26) & Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26)

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	25.71	26.45	28.67	29.37	30.03	30.80
	Kotak BSE PSU Index Fund	9.65	10.89	NA	NA	NA	NA
	Kotak Nifty Commodities Index Fund	7.54	8.85	NA	NA	NA	NA
Bottom 3	Kotak BSE Housing Index Fund	-11.91	-11.23	NA	NA	NA	NA
	Kotak Nifty IT ETF	-19.20	-19.26	2.50	2.60	4.37	4.51
	Kotak Nifty India Tourism Index Fund	-24.34	-23.43	NA	NA	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark -Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak BSE PSU Index Fund - Growth, *Name of the Benchmark - BSE PSU TRI. Scheme Inception date is 31/07/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 31/07/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty Commodities Index Fund, *Name of the Benchmark - Nifty Commodities TRI. Scheme Inception date is 10/03/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 10/03/2025 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.



Name: Mr. Hiten Shah

Mr. Hiten Shah manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Arbitrage Fund (Sep. 29, '05) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 15 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	18.39	7.53	NA	NA	NA	NA
Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI	6.12	7.24	7.16	7.68	6.15	6.41
Kotak Equity Savings Fund	Nifty Equity Savings TRI	3.94	3.11	9.75	8.64	9.07	7.86
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	-0.30	-0.62	8.93	8.39	7.99	7.99

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage TRI, Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/11/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

**Name: Mr. Jeetu Valechha Sonar**

Mr. Jeetu Valechha Sonar manages 46 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Gold Fund (Mar. 25, '11), Kotak Gold ETF (Jul. 27, '07), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund of Fund (Mar. 31, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak BSE Sensex ETF (Jun. 06'08), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty IT ETF (Mar. 02, '21), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23).

Business Experience

Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	47.45	NA	NA
Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price)	120.95	126.27	44.39	47.45	NA	NA
Kotak Gold ETF	Price of Gold [^]	62.17	64.31	33.49	34.87	25.91	27.14
Kotak BSE Housing Index Fund	BSE Housing Index TRI	-11.91	-11.23	NA	NA	NA	NA
Kotak Nifty IT ETF	Nifty IT TRI	-19.20	-19.26	2.50	2.60	4.37	4.51
Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-24.34	-23.43	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.
Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, *Name of the Benchmark - Price of Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar is managing the fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark -Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.
Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

[^]Imported/landed price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskeria Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the Kotak AMC.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	
Top 3	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.21	4.75	7.67	6.86	NA	NA
	Kotak Floating Rate Fund - Growth	NIFTY Short Duration Debt Index A-II	6.92	5.59	7.62	6.93	6.52	5.83
	Kotak Money Market Fund	CRISIL Money Market A-I Index	6.58	6.08	7.27	6.98	6.25	6.12
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.20	4.75	6.99	6.86	NA	NA
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.70	5.29	7.23	6.78	6.09	5.71
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.05	-1.83	7.80	5.46	NA	NA

Kotak FMP Series 308 - (1125D) - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

Kotak Floating Rate Fund - Growth *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 305 - (1200D), *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

**Name: Mr. Nalin Rasik Bhatt**

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Infrastructure and Economic Reform Fund (Feb. 25, '08) & Kotak Transportation & Logistics Fund (Dec. 16, '24).

Business Experience

Mr. Nalin Bhatt has overall 20 years of experience spread over Equity Research and Fund Management. Prior to joining KMAMC, he has also worked at Motilal Oswal Securities Limited, Angel Broking Limited and Sushil Stock Brokers.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI	7.22	7.27	NA	NA	NA	NA
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	0.68	2.02	15.10	19.91	18.27	17.07

Kotak Transportation & Logistics Fund - Growth, *Name of the Benchmark - Nifty Transportation & Logistics Index TRI, Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen has been managing the fund since 16/12/2024.

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - Nifty Infrastructure TRI, Scheme Inception date is 25/02/2008. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

**Name: Mr. Atul Bhole**

Mr. Atul Bhole manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Midcap Fund (Mar. 30, '07), Kotak Aggressive Hybrid Fund (Nov. 25, '99).

Business Experience

Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KMAMC, he has worked with DSP Asset Managers as SVPinvestments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in JP Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Midcap Fund	(Tier 1): Nifty Midcap 150 TRI	3.21	2.26	17.98	20.34	16.28	17.50
	(Tier 2): Nifty Midcap 100 TRI		2.52		21.30		18.19
Kotak Aggressive Hybrid Fund	Nifty 50 Hybrid Composite Debt 65:35 Index TRI	0.64	-1.60	11.97	8.92	11.13	8.64

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI, Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/11/2024
Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index TRI, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/11/2024.

**Name: Mr. Rohit Tandon**

Mr. Rohit Tandon manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Large Cap Fund (Dec. 29, '98), Kotak Balanced Advantage Fund (Aug. 3, '18), Kotak Quant Fund (Aug. 2, '23), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Services Fund (Feb. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMAMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a self-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	-0.30	-0.62	8.93	8.93	7.99	7.99
Kotak Quant Fund	Nifty 200 TRI	-2.84	-2.79	NA	NA	NA	NA
Kotak Large Cap Fund	(Tier 1): Nifty 100 TRI	-2.94	-3.85	11.49	11.21	10.38	10.30
	(Tier 2): Nifty 50 TRI		-3.97		10.03		10.01

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024.
Kotak Large Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 100 TRI / (Tier 2): Nifty 50 TRI, Scheme Inception date is 29/12/1998, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024.

**Name: Mr. Mandar Pawar**

Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak ESG Exclusionary Strategy Fund (Dec. 11, '20) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	-3.64	-1.90	10.34	12.73	7.85	10.10

Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024

**Name: Mr. Dhananjay Tikariha**

Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Healthcare Fund (Dec. 11, '23) & Kotak MNC Fund (Oct. 28, '24).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak MNC Fund	Nifty MNC Index TRI			11.01		7.34	
Kotak Healthcare Fund	Nifty Healthcare Index TRI			3.06		4.39	

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

**Name: Mr. Sunil Pandey**

Mr. Sunil Pandey manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, '19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.11	6.19	6.83	6.93	5.87	6.00
Kotak Overnight Fund	NIFTY 1D Rate Index	5.41	5.47	6.21	6.32	5.42	5.56

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Returns for Kotak Overnight & Liquid Fund as of 31st March 2026

**Name: Mr. Dharmesh Thakar**

Mr. Dharmesh Thakar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08)

Business Experience

Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	6.21	6.46	6.81	7.17	5.78	6.02
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	5.81	5.53	7.11	6.85	6.11	5.87

Kotak Low Duration Fund, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025.

Kotak Banking and PSU Debt Fund, *Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025.

**Name: Mr. Vihag Mishra**

Mr. Vihag Mishra manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Medium Term Fund (Mar. 21, '14) & Kotak Credit Risk Fund (May. 11, '10)

Business Experience

Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^*}
Kotak Credit Risk Fund - Growth	CRISIL Credit Risk Debt B-II Index	7.52	7.53	7.39	8.06	5.73	7.22
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	6.70	5.42	7.67	7.01	6.40	5.76

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Scheme Performances as on March 30, 2026 (unless otherwise specified)

Kotak Large Cap Fund

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	13.53%	12.12%	1.41%	11.83%	1.70%	11.74%	53,710	45,513	43,989	43,523
Last 1 Year	-1.85%	-3.85%	2.00%	-3.97%	2.12%	-5.98%	9,814	9,613	9,601	9,399
Last 3 Years	12.79%	11.21%	1.58%	10.03%	2.76%	8.15%	14,348	13,753	13,320	12,649
Last 5 Years	11.71%	10.30%	1.41%	10.01%	1.70%	9.05%	17,395	16,327	16,113	15,423

Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Scheme Inception date of Kotak Large Cap Fund is 29/12/1998. Alpha is difference of scheme return with benchmark return.

Kotak Flexicap Fund

	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	15.16%	12.84%	2.32%	12.54%	2.62%	11.83%	64,894	49,559	47,817	43,989
Last 1 Year	-0.12%	-2.87%	2.75%	-2.79%	2.66%	-3.97%	9,988	9,712	9,720	9,601
Last 3 Years	14.04%	13.22%	0.82%	12.65%	1.39%	10.03%	14,831	14,513	14,296	13,320
Last 5 Years	12.25%	11.88%	0.37%	11.41%	0.84%	10.01%	17,820	17,531	17,162	16,113

Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multicap Fund

	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	Nifty 50 TRI ##
Since Inception	14.83%	9.58%	5.25%	6.48%	18,635	15,094	13,267
Last 1 Year	3.42%	-2.52%	5.94%	-3.97%	10,344	9,746	9,601
Last 3 Years	21.58%	15.41%	6.17%	10.03%	17,974	15,372	13,320

Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Large & Midcap Fund

	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 Index TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	Nifty 200 Index TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	15.96%	14.77%	1.20%	12.54%	3.43%	11.83%	71,154	62,010	47,817	43,989
Last 1 Year	1.47%	-0.81%	2.28%	-2.79%	4.26%	-3.97%	10,148	9,918	9,720	9,601
Last 3 Years	16.65%	15.83%	0.82%	12.65%	4.00%	10.03%	15,873	15,539	14,296	13,320
Last 5 Years	15.15%	13.96%	1.19%	11.41%	3.74%	10.01%	20,242	19,217	17,162	16,113

Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Midcap Fund

	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	19.18%	17.19%	1.98%	15.79%	3.39%	11.83%	1,02,195	81,815	69,731	43,989
Last 1 Year	4.26%	2.26%	2.00%	2.52%	1.74%	-3.97%	10,428	10,227	10,254	9,601
Last 3 Years	19.25%	20.34%	-1.09%	21.30%	-2.06%	10.03%	16,957	17,427	17,849	13,320
Last 5 Years	17.61%	17.50%	0.11%	18.19%	-0.58%	10.01%	22,504	22,395	23,061	16,113

Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	17.51%	14.48%	3.03%	12.24%	5.27%	11.83%	84,775	59,991	46,159	43,989
Last 1 Year	-6.62%	-4.84%	-1.79%	-4.90%	-1.72%	-3.97%	9,334	9,514	9,507	9,601
Last 3 Years	12.86%	18.30%	-5.44%	19.92%	-7.06%	10.03%	14,376	16,557	17,245	13,320
Last 5 Years	14.18%	16.34%	-2.16%	14.28%	-0.10%	10.01%	19,408	21,317	19,491	16,113

Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Contra Fund

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	15.72%	12.84%	2.88%	12.12%	3.60%	11.83%	69,190	49,559	45,513	43,989
Last 1 Year	0.60%	-2.87%	3.46%	-3.85%	4.45%	-3.97%	10,060	9,712	9,613	9,601
Last 3 Years	18.03%	13.22%	4.81%	11.21%	6.83%	10.03%	16,444	14,513	13,753	13,320
Last 5 Years	15.87%	11.88%	3.99%	10.30%	5.57%	10.01%	20,886	17,531	16,327	16,113

Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Focused Fund

	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	15.54%	13.27%	2.27%	12.65%	2.89%	11.44%	26,361	23,074	22,240	20,683
Last 1 Year	4.98%	-2.87%	7.85%	-2.79%	7.77%	-3.97%	10,501	9,712	9,720	9,601
Last 3 Years	15.59%	13.22%	2.37%	12.65%	2.94%	10.03%	15,444	14,513	14,296	13,320
Last 5 Years	13.54%	11.88%	1.66%	11.41%	2.14%	10.01%	18,872	17,531	17,162	16,113

Scheme Inception date is 16/07/2019. Ms. Shibani Sircar Kurian has been managing the fund since 16/07/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	14.40%	12.84%	1.56%	11.83%	59,418	49,559	43,989
Last 1 Year	-2.82%	-2.87%	0.05%	-3.97%	9,717	9,712	9,601
Last 3 Years	12.73%	13.22%	-0.49%	10.03%	14,324	14,513	13,320
Last 5 Years	13.00%	11.88%	1.12%	10.01%	18,422	17,531	16,113

Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI##
Since Inception	16.65%	10.85%	5.80%	11.83%	76,913	39,136	43,989
Last 1 Year	2.03%	2.02%	0.01%	-3.97%	10,204	10,203	9,601
Last 3 Years	16.68%	19.91%	-3.23%	10.03%	15,885	17,240	13,320
Last 5 Years	19.92%	17.07%	2.85%	10.01%	24,803	21,993	16,113

Scheme Inception date is 25/02/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund

	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	Nifty 50 TRI ##
Since Inception	19.54%	15.72%	3.82%	11.57%	31,435	25,525	20,193
Last 1 Year	5.57%	3.36%	2.21%	-3.97%	10,560	10,338	9,601
Last 3 Years	19.43%	16.00%	3.43%	10.03%	17,037	15,609	13,320
Last 5 Years	15.12%	13.58%	1.54%	10.01%	20,218	18,900	16,113

Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023.

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Kotak ESG Exclusionary Strategy Fund

	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##
Since Inception	10.05%	11.52%	-1.47%	11.21%	16,615	17,826	17,561
Last 1 Year	-2.25%	-1.90%	-0.35%	-3.97%	9,774	9,809	9,601
Last 3 Years	11.99%	12.73%	-0.73%	10.03%	14,047	14,326	13,320
Last 5 Years	9.57%	10.10%	-0.53%	10.01%	15,792	16,176	16,113

Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

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Kotak Manufacture In India Fund

	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	ALPHA	Nifty 50 TRI ##	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	Nifty 50 TRI ##
Since Inception	17.59%	16.74%	0.85%	7.96%	19,433	18,864	13,691
Last 1 Year	8.93%	7.90%	1.03%	-3.97%	10,898	10,794	9,601
Last 3 Years	20.81%	21.69%	-0.88%	10.03%	17,634	18,020	13,320

Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

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Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	12.62%	11.15%	1.47%	9.51%	15,164	14,483	13,749
Last 1 Year	1.38%	-2.87%	4.25%	-3.97%	10,139	9,712	9,601
Last 3 Years	15.73%	13.22%	2.52%	10.03%	15,502	14,513	13,320

Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

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Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	13.21%	10.12%	3.10%	9.66%	14,669	13,466	13,295
Last 1 Year	-0.86%	-5.24%	4.38%	-3.97%	9,913	9,474	9,601
Last 3 Years	13.18%	10.31%	2.87%	10.03%	14,496	13,422	13,320

Scheme Inception date is 27/2/2023. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

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Kotak Quant Fund

	Kotak Quant Fund	Nifty 200 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Quant Fund	Nifty 200 TRI #	Nifty 50 TRI ##
Since Inception	12.48%	8.47%	4.01%	6.32%	13,673	12,414	11,772
Last 1 Year	-2.27%	-2.79%	0.51%	-3.97%	9,771	9,720	9,601

Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

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Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	10.27%	8.46%	1.81%	6.41%	12,606	12,122	11,587
Last 1 Year	-0.07%	-2.73%	2.66%	-3.97%	9,993	9,725	9,601

Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Healthcare Fund

	Kotak Healthcare Fund	Nifty Healthcare TRI #	ALPHA	Nifty 50 TRI ##	Kotak Healthcare Fund	Nifty Healthcare TRI #	Nifty 50 TRI ##
Since Inception	14.50%	16.04%	-1.55%	3.85%	13,655	14,084	10,908
Last 1 Year	4.75%	4.39%	0.36%	-3.97%	10,477	10,441	9,601

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Technology Fund

	Kotak Technology Fund	BSE Teck TRI#	ALPHA	Nifty 50 TRI ##	Kotak Technology Fund	BSE Teck TRI#	Nifty 50 TRI ##
Since Inception	-1.41%	-4.59%	3.19%	0.98%	9,711	9,072	10,204
Last 1 Year	-11.60%	-13.43%	1.83%	-3.97%	8,834	8,650	9,601

Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

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Kotak Special Opportunities Fund

	Kotak Special Opportunities Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Special Opportunities Fund	Nifty 500 TRI#	Nifty 50 TRI ##
Since Inception	-7.25%	-4.41%	-2.85%	-3.42%	8,765	9,241	9,408
Last 1 Year	0.01%	-2.87%	2.88%	-3.97%	10,001	9,712	9,601

Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC TRI	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC TRI	Nifty 50 TRI ##
Since Inception	1.65%	-2.26%	3.91%	-4.89%	10,235	9,681	9,313
Last 1 Year	12.61%	7.34%	5.27%	-3.97%	11,268	10,738	9,601

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024

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Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Transportation & Logistics Fund

	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	Nifty 50 TRI ##
Since Inception	0.18%	-4.85%	5.03%	-6.47%	10,023	9,381	9,176
Last 1 Year	8.91%	7.27%	1.63%	-3.97%	10,896	10,732	9,601

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Energy Opportunities Fund

	Kotak Energy Opportunities Fund	Nifty Energy TRI #	ALPHA	Nifty 50 TRI ##	Kotak Energy Opportunities Fund	Nifty Energy TRI #	Nifty 50 TRI ##
Since Inception	-2.65%	4.18%	-6.83%	-6.53%	9,754	10,388	9,393
Last 6 Months	-9.25%	0.24%	-9.49%	-18.19%	9,541	10,012	9,098

Scheme Inception date is 25/04/2025. Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Active Momentum Fund

	Kotak Active Momentum Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Active Momentum Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	-11.23%	-18.11%	6.88%	-17.41%	9,317	8,898	8,941
Last 6 Months	-12.47%	-19.07%	6.60%	-18.19%	9,382	9,054	9,098

Scheme Inception date is 20/08/2025. Mr. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 20/08/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Balanced Advantage Fund

	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	Nifty 50 TRI##
Since Inception	10.28%	9.29%	0.99%	10.48%	21,155	19,744	21,463
Last 1 Year	0.80%	-0.62%	1.43%	-3.97%	10,081	9,937	9,601
Last 3 Years	10.16%	8.39%	1.77%	10.03%	13,369	12,736	13,320
Last 5 Years	9.27%	7.99%	1.28%	10.01%	15,579	14,690	16,113

Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Arbitrage Fund

	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.10%	6.20%	0.90%	6.67%	24,815	22,182	23,537
Last 1 Year	6.77%	7.24%	-0.47%	6.32%	10,681	10,729	10,636
Last 3 Years	7.80%	7.68%	0.12%	6.75%	12,527	12,487	12,166
Last 5 Years	6.78%	6.41%	0.36%	5.72%	13,879	13,643	13,204

Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Equity Savings Fund

	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	CRISIL 10 Year Gilt ##
Since Inception	9.62%	8.42%	1.20%	6.70%	28,658	25,269	21,048
Last 1 Year	5.08%	3.11%	1.96%	2.11%	10,510	10,313	10,212
Last 3 Years	10.95%	8.64%	2.31%	6.79%	13,658	12,824	12,178
Last 5 Years	10.23%	7.86%	2.37%	4.95%	16,274	14,596	12,731

*Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocation Fund

	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	Nifty 50 TRI ##
Since Inception	17.79%	12.28%	5.51%	6.29%	15,110	13,391	11,661
Last 1 Year	19.89%	7.53%	12.36%	-3.97%	12,001	10,757	9,601

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Aggressive Hybrid Fund

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	Nifty 50 TRI##
Since Inception	12.41%	9.62%	2.78%	10.33%	37,942	28,504	30,668
Last 1 Year	1.94%	-1.60%	3.53%	-3.97%	10,195	9,839	9,601
Last 3 Years	13.46%	8.92%	4.54%	10.03%	14,606	12,923	13,320
Last 5 Years	12.64%	8.64%	4.00%	10.01%	18,135	15,133	16,113

Scheme Inception date is 25/11/1999 and Aggressive Hybrid Fund - Direct plan growth option inception date is 5th November 2014. Mr. Atul Bhole has been managing the fund since 22/1/2024 & Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	CRISIL 10 Year Gilt##
Since Inception	10.29%	8.55%	1.74%	6.33%	36,608	29,660	22,540
Last 1 Year	1.94%	2.67%	-0.73%	2.11%	10,195	10,269	10,212
Last 3 Years	9.96%	7.80%	2.16%	6.79%	13,294	12,527	12,178
Last 5 Years	9.62%	6.70%	2.91%	4.95%	15,826	13,833	12,731

Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.16%	5.20%	-0.04%	5.92%	14,370	14,411	15,142
Last 1 Year	5.50%	5.47%	0.03%	6.32%	10,550	10,547	10,632
Last 3 Years	6.31%	6.32%	0.00%	6.75%	12,017	12,019	12,167
Last 5 Years	5.53%	5.56%	-0.03%	5.72%	13,089	13,109	13,206

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Return as on 31 March, 2026**

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.79%	6.74%	0.05%	6.67%	23,881	23,741	23,541
Last 1 Year	6.22%	6.19%	0.04%	6.32%	10,622	10,619	10,632
Last 3 Years	6.95%	6.93%	0.02%	6.75%	12,236	12,228	12,167
Last 5 Years	6.00%	6.00%	0.00%	5.72%	13,382	13,383	13,206

Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Return as on 31 March, 2026**

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.39%	7.20%	0.20%	6.67%	25,733	25,114	23,537
Last 1 Year	6.83%	6.52%	0.32%	6.32%	10,687	10,655	10,636
Last 3 Years	7.32%	7.22%	0.09%	6.75%	12,359	12,327	12,166
Last 5 Years	6.29%	6.22%	0.07%	5.72%	13,566	13,519	13,204

Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.23%	6.98%	0.25%	6.67%	25,205	24,435	23,537
Last 1 Year	6.73%	6.08%	0.65%	6.32%	10,677	10,611	10,636
Last 3 Years	7.41%	6.98%	0.43%	6.75%	12,391	12,245	12,166
Last 5 Years	6.37%	6.12%	0.25%	5.72%	13,617	13,458	13,204

Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.89%	7.11%	0.78%	6.67%	27,358	24,850	23,537
Last 1 Year	7.04%	6.46%	0.58%	6.32%	10,708	10,650	10,636
Last 3 Years	7.64%	7.17%	0.46%	6.75%	12,471	12,311	12,166
Last 5 Years	6.59%	6.02%	0.57%	5.72%	13,761	13,396	13,204

Scheme Inception date is 06/03/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.90%	7.39%	0.51%	6.33%	27,371	25,719	22,540
Last 1 Year	6.06%	5.29%	0.76%	2.11%	10,609	10,532	10,212
Last 3 Years	7.59%	6.78%	0.81%	6.79%	12,454	12,175	12,178
Last 5 Years	6.45%	5.71%	0.75%	4.95%	13,671	13,198	12,731

Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.94%	7.30%	0.64%	6.33%	27,505	25,431	22,540
Last 1 Year	6.24%	5.59%	0.65%	2.11%	10,628	10,562	10,212
Last 3 Years	7.65%	6.93%	0.72%	6.79%	12,475	12,228	12,178
Last 5 Years	6.49%	5.83%	0.66%	4.95%	13,693	13,273	12,731

Scheme Inception date is 02/05/2002. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund

	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	CRISIL 10 Year Gilt ##
Since Inception	8.21%	8.55%	-0.34%	6.33%	28,430	29,646	22,540
Last 1 Year	8.52%	7.53%	0.98%	2.11%	10,856	10,758	10,212
Last 3 Years	8.40%	8.06%	0.33%	6.79%	12,737	12,620	12,178
Last 5 Years	6.75%	7.22%	-0.48%	4.95%	13,859	14,173	12,731

Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	8.45%	7.42%	1.03%	6.33%	29,311	25,823	22,540
Last 1 Year	3.65%	4.15%	-0.50%	2.11%	10,367	10,418	10,212
Last 3 Years	7.54%	6.89%	0.65%	6.79%	12,436	12,214	12,178
Last 5 Years	6.39%	5.72%	0.67%	4.95%	13,632	13,208	12,731

Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	7.25%	6.50%	0.75%	6.09%	16,191	15,426	15,023
Last 1 Year	7.34%	5.59%	1.75%	2.11%	10,739	10,562	10,212
Last 3 Years	8.05%	6.93%	1.12%	6.79%	12,615	12,228	12,178
Last 5 Years	6.95%	5.83%	1.12%	4.95%	13,993	13,273	12,731

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund

	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	CRISIL 10 Year Gilt##
Since Inception	8.43%	7.87%	0.56%	6.90%	26,469	24,878	22,308
Last 1 Year	7.73%	5.42%	2.31%	2.11%	10,777	10,545	10,212
Last 3 Years	8.72%	7.01%	1.71%	6.79%	12,849	12,253	12,178
Last 5 Years	7.46%	5.76%	1.70%	4.95%	14,331	13,233	12,731

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	8.06%	7.66%	0.40%	6.33%	27,911	26,583	22,540
Last 1 Year	6.18%	5.53%	0.65%	2.11%	10,622	10,556	10,212
Last 3 Years	7.52%	6.85%	0.67%	6.79%	12,431	12,198	12,178
Last 5 Years	6.53%	5.87%	0.66%	4.95%	13,721	13,303	12,731

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.71%	7.05%	NA	6.33%	26,739	24,671	22,540
Last 1 Year	-1.44%	1.01%	-2.45%	2.11%	9,855	10,102	10,212
Last 3 Years	5.63%	6.58%	-0.95%	6.79%	11,784	12,107	12,178
Last 5 Years	5.41%	5.64%	-0.23%	4.95%	13,012	13,157	12,731

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.73%	7.05%	0.68%	6.33%	26,823	24,671	22,540
Last 1 Year	-1.44%	1.01%	-2.45%	2.11%	9,855	10,102	10,212
Last 3 Years	5.63%	6.58%	-0.95%	6.79%	11,787	12,107	12,178
Last 5 Years	5.41%	5.64%	-0.23%	4.95%	13,013	13,157	12,731

Scheme Inception date is 11/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund

	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt##
Since Inception	7.52%	7.66%	-0.14%	6.33%	26,126	26,589	22,540
Last 1 Year	2.99%	4.05%	-1.06%	2.11%	10,301	10,408	10,212
Last 3 Years	6.95%	6.94%	0.02%	6.79%	12,235	12,229	12,178
Last 5 Years	6.09%	5.79%	0.30%	4.95%	13,441	13,250	12,731

Scheme Inception date is 25/11/1999. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Long Duration Fund

	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	CRISIL 10 Year Gilt Index ##
Since Inception	3.46%	4.74%	-1.28%	5.83%	10,723	10,998	11,232
Last 1 Year	-2.62%	0.95%	-3.57%	2.11%	9,737	10,096	10,212

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen has been managing the fund since 11/03/2024. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Omni FOF

	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	Nifty 50 TRI ##
Since Inception	15.22%	11.19%	4.02%	11.83%	65,331	40,790	43,989
Last 1 Year	10.10%	11.27%	-1.17%	-3.97%	11,016	11,134	9,601
Last 3 Years	17.13%	14.05%	3.07%	10.03%	16,068	14,836	13,320
Last 5 Years	16.45%	12.03%	4.43%	10.01%	21,418	17,644	16,113

Scheme Inception date is 09/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Devender Singh has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund

	Kotak Gold Fund	Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Price of Physical Gold#	A.B: N.A
Since Inception	11.31%	12.47%	-1.16%	N.A	41,349	47,438	N.A
Last 1 Year	62.05%	64.31%	-2.26%	N.A	16,248	16,476	N.A
Last 3 Years	33.27%	34.87%	-1.61%	N.A	23,668	24,534	N.A
Last 5 Years	25.48%	27.14%	-1.66%	N.A	31,106	33,219	N.A

Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF Fund of Fund

	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	AB:NA
Since Inception	45.05%	47.45%	-2.40%	N.A	30,518	32,058	N.A
Last 1 Year	121.95%	126.27%	-4.32%	N.A	22,292	22,728	N.A
Last 3 Years	45.05%	47.45%	-2.40%	N.A	30,518	32,058	N.A

Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Income Plus Arbitrage Omni FOF

	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	CRISIL 10 Year Gilt ##
Since Inception	7.74%	6.92%	0.81%	6.79%	12,852	12,528	12,476
Last 1 Year	6.25%	4.33%	1.92%	2.11%	10,628	10,435	10,212
Last 3 Years	7.86%	6.92%	0.95%	6.79%	12,549	12,222	12,178

Scheme Inception date is 17/11/2022. Mr. Abhishek Bisen has been managing the fund since 17/11/2022.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Overseas Equity Omni FOF

	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	10.00%	9.11%	0.89%	11.83%	35,338	31,750	43,989
Last 1 Year	42.09%	42.52%	-0.42%	-3.97%	14,237	14,279	9,601
Last 3 Years	18.53%	20.89%	-2.35%	10.03%	16,655	17,665	13,320
Last 5 Years	7.77%	9.46%	-1.69%	10.01%	14,539	15,716	16,113

Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Overseas Equity Omni FOF

	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	2.55%	5.44%	-2.89%	N.A	11,413	13,208	N.A
Last 1 Year	15.90%	17.26%	-1.36%	N.A	11,599	11,736	N.A
Last 3 Years	6.78%	9.79%	-3.00%	N.A	12,176	13,233	N.A
Last 5 Years	3.23%	6.04%	-2.81%	N.A	11,725	13,410	N.A

Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak US Specific Equity Passive FOF

	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	16.84%	17.51%	-0.67%	9.80%	22,312	22,975	16,193
Last 1 Year	34.82%	32.36%	2.46%	-4.00%	13,471	13,226	9,601
Last 3 Years	26.91%	26.98%	-0.07%	10.03%	20,442	20,476	13,320
Last 5 Years	17.98%	18.65%	-0.68%	10.01%	22,857	23,519	16,113

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Overseas Equity Omni FOF

	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	5.02%	13.54%	-8.52%	8.92%	12,572	18,098	14,907
Last 1 Year	25.88%	30.10%	-4.22%	-3.97%	12,604	13,029	9,601
Last 3 Years	18.02%	21.53%	-3.50%	10.03%	16,440	17,947	13,320

Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Next 50 Index Fund

	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	Nifty 50 TRI ##
Since Inception	11.90%	12.23%	-0.33%	9.20%	17,657	17,920	15,606
Last 1 Year	-3.50%	-3.32%	-0.18%	-3.97%	9,648	9,667	9,601
Last 3 Years	17.42%	17.79%	-0.38%	10.03%	16,188	16,344	13,320
Last 5 Years	12.70%	12.99%	-0.29%	10.01%	18,179	18,414	16,113

Scheme Inception date is 10/03/2021. Mr. Satish Dondapati has been managing the fund since 10/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak NIFTY 50 Index Fund

	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	ALPHA	BSE SENSEX TRI ##	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	BSE SENSEX TRI ##
Since Inception	8.46%	8.82%	-0.35%	8.04%	14,740	14,971	14,464
Last 1 Year	-4.07%	-3.97%	-0.10%	-5.98%	9,591	9,601	9,399
Last 3 Year	9.67%	10.03%	-0.36%	8.15%	13,191	13,320	12,649

Scheme Inception date is 21/06/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 50 Index Fund

	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	ALPHA	Nifty 50 TRI	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	Nifty 50 TRI ##
Since Inception	20.52%	22.17%	-1.65%	9.57%	17,417	18,134	13,121
Last 1 Year	-3.43%	-2.72%	-0.72%	-3.97%	9,655	9,727	9,601

Scheme Inception date is 10/4/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Momentum 30 Index Fund

	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	9.58%	10.36%	-0.79%	7.76%	12,909	13,169	12,320
Last 1 Year	-3.57%	-3.37%	-0.19%	-3.97%	9,641	9,661	9,601

Scheme Inception date is 15/6/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Financial Services Ex-Bank Index Fund

	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	Nifty 50 TRI ##
Since Inception	13.82%	14.96%	-1.14%	6.54%	14,050	14,424	11,811
Last 1 Year	2.10%	2.84%	-0.74%	-3.97%	10,211	10,286	9,601

Scheme Inception date is 14/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Housing Index Fund

	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	Nifty 50 TRI ##
Since Inception	4.23%	4.76%	-0.53%	6.89%	11,131	11,279	11,884
Last 1 Year	-11.47%	-11.23%	-0.23%	-3.97%	8,847	8,871	9,601

Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 Index Fund

	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	Nifty 50 TRI ##
Since Inception	-0.82%	-0.21%	-0.61%	-1.25%	9,853	9,963	9,775
Last 1 Year	-2.03%	-1.50%	-0.52%	-3.97%	9,796	9,849	9,601

Scheme Inception date is 07/06/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	-6.59%	-6.14%	-0.45%	-5.48%	8,928	9,000	9,106
Last 1 Year	10.35%	10.89%	-0.53%	-3.97%	11,041	11,095	9,601

Scheme Inception date is 31/07/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 Index Fund

	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	-4.95%	-4.39%	-0.56%	-4.75%	9,211	9,299	9,242
Last 1 Year	2.99%	3.52%	-0.53%	-3.97%	10,301	10,354	9,601

Scheme Inception date is 16/08/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Tourism Index Fund

	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	Nifty 50 TRI ##
Since Inception	-20.74%	-20.22%	-0.51%	-8.50%	7,032	7,101	8,740
Last 1 Year	-23.84%	-23.43%	-0.41%	-3.97%	7,605	7,646	9,601

Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Momentum 50 Index Fund

	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	Nifty 50 TRI ##
Since Inception	-12.37%	-11.61%	-0.76%	-6.45%	8,231	8,337	9,064
Last 1 Year	-2.20%	-1.55%	-0.65%	-3.97%	9,779	9,844	9,601

Scheme Inception date is 08/10/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Equal Weight Index Fund

	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	0.41%	1.55%	-1.14%	-3.74%	10,052	10,196	9,529
Last 1 Year	1.22%	2.17%	-0.95%	-3.97%	10,123	10,218	9,601

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight Index Fund

	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	-3.77%	-3.12%	-0.65%	-3.74%	9,525	9,607	9,529
Last 1 Year	-1.25%	-0.72%	-0.53%	-3.97%	9,875	9,928	9,601

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 250 Index Fund

	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 TRI	Nifty 50 TRI ##
Since Inception	-6.18%	-5.74%	-0.44%	-0.80%	9,277	9,329	9,906
Last 1 Year	-5.26%	-4.83%	-0.42%	-3.97%	9,471	9,514	9,601

Scheme Inception date is 27/01/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex Index Fund

	Kotak BSE Sensex Index Fund	BSE Sensex TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE Sensex Index Fund	BSE Sensex TRI #	Nifty 50 TRI ##
Since Inception	-3.99%	-3.82%	-0.17%	-1.48%	9,556	9,575	9,836
Last 1 Year	-6.06%	-5.98%	-0.08%	-3.97%	9,391	9,399	9,601

Scheme Inception date is 17/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Commodities Index Fund

	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	Nifty 50 TRI ##
Since Inception	13.23%	14.59%	-1.35%	0.51%	11,396	11,538	10,054
Last 1 Year	7.83%	8.85%	-1.02%	-3.97%	10,788	10,890	9,601

Scheme Inception date is 10/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Index Fund

	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI	Nifty 50 TRI ##
Since Inception	-0.25%	1.79%	-2.04%	-3.22%	9,974	10,183	9,670
Last 1 Year	0.34%	2.26%	-1.92%	-3.97%	10,034	10,227	9,601

Scheme Inception date is 21/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Top 10 Equal Weight Index Fund

	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	Nifty 50 TRI ##
Since Inception	-14.67%	-14.38%	-0.29%	-7.82%	8,650	8,677	9,280
Last 6 Months	-22.13%	-21.91%	-0.21%	-18.19%	8,903	8,913	9,098

Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Quality 30 Index Fund

	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	-16.57%	-16.13%	-0.45%	-14.73%	8,824	8,856	8,955
Last 6 Months	-20.29%	-19.96%	-0.33%	-18.19%	8,994	9,010	9,098

Scheme Inception date is 14/07/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Alpha 50 Index Fund

	Kotak Nifty Alpha 50 Index Fund	Nifty Alpha 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Alpha 50 Index Fund	Nifty Alpha 50 TRI#	Nifty 50 TRI ##
Since Inception	-22.16%	-21.14%	-1.02%	-16.93%	8,646	8,708	8,966
Last 6 Months	-18.15%	-17.38%	-0.76%	-18.19%	9,100	9,138	9,098

Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.39%	6.75%	-0.36%	5.77%	12,915	13,098	12,609
Last 1 Year	7.25%	7.30%	-0.05%	2.11%	10,729	10,734	10,212
Last 3 Years	7.60%	7.76%	-0.16%	6.79%	12,457	12,512	12,178

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.63%	7.03%	-0.40%	5.77%	13,038	13,240	12,609
Last 1 Year	4.27%	4.59%	-0.32%	2.11%	10,430	10,462	10,212
Last 3 Years	7.59%	7.91%	-0.31%	6.79%	12,454	12,564	12,178

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund

	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.67%	7.99%	-0.32%	7.13%	12,918	13,053	12,698
Last 1 Year	6.75%	6.61%	0.14%	2.11%	10,679	10,665	10,212
Last 3 Years	7.60%	7.82%	-0.22%	6.79%	12,459	12,534	12,178

Scheme Inception date is 13/10/2022. Mr. Abhishek Bisen has been managing the fund since 13/10/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.27%	7.56%	-0.30%	6.84%	12,579	12,694	12,418
Last 1 Year	6.65%	6.97%	-0.32%	2.11%	10,669	10,701	10,212
Last 3 Years	7.26%	7.56%	-0.30%	6.79%	12,342	12,445	12,178

Scheme Inception date is 22/12/2022. Mr. Abhishek Bisen have been managing the fund since 22/12/2022.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.47%	7.85%	-0.38%	6.91%	12,523	12,659	12,318
Last 1 Year	3.18%	3.88%	-0.70%	2.11%	10,320	10,390	10,212
Last 3 Years	7.43%	7.87%	-0.44%	6.79%	12,400	12,552	12,178

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen have been managing the fund since 15/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty G-Sec July 2033 Index Fund

	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	7.85%	8.12%	-0.27%	6.93%	12,051	12,125	11,798
Last 1 Year	4.35%	4.59%	-0.24%	2.11%	10,438	10,462	10,212

Scheme Inception date is 11/10/2023. Mr. Abhishek Bisen have been managing the fund since 11/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

	Kotak CRISIL-IBX AAA Financial Services Index-Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Financial Services Index-Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	CRISIL 10 Year Gilt Index ##
Since Inception	7.78%	7.86%	-0.08%	4.53%	11,224	11,237	10,707
Last 1 Year	7.14%	7.28%	-0.14%	2.11%	10,718	10,732	10,212

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen have been managing the fund since 13/09/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Bond Financial Services Index – Dec 2026 Fund

	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	7.43%	7.78%	-0.35%	3.31%	10,827	10,866	10,368
Last 1 Year	7.06%	7.44%	-0.38%	2.11%	10,710	10,748	10,212

Scheme Inception date is 17/02/2025. Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index	CRISIL 10 Year Gilt Index ##
Since Inception	6.81%	6.86%	-0.05%	3.08%	10,724	10,729	10,327
Last 1 Year	6.56%	6.62%	-0.06%	2.11%	10,659	10,666	10,212

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund

	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	4.94%	4.92%	0.02%	-1.35%	10,357	10,356	9,902
Last 6 Months	4.51%	4.35%	0.16%	-1.18%	10,224	10,216	9,942

Scheme Inception date is 09/07/2025. Mr. Abhishek Bisen have been managing the fund since 09/07/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.26%	5.47%	-0.21%	-2.08%	10,270	10,280	9,893
Last 6 Months	5.13%	5.35%	-0.22%	-1.18%	10,254	10,265	9,942

Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Kotak ELSS Tax Saver Fund (Nov. 23, '05), Kotak Large & Midcap Fund (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Quant Fund (Aug. 2, '23), Kotak MNC Fund (Oct. 28, '24) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak MNC Fund	Nifty MNC Index TRI	12.61	7.34	NA	NA	NA	NA
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	8.93	7.90	20.81	21.69	NA	NA
	(Tier 1): Nifty Large Midcap 250 TRI	1.47	-0.81	16.65	15.83	15.15	13.96
(Tier 2): Nifty 200 TRI	-2.79		12.65				
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	-0.12	-2.87	14.04	13.22	12.25	11.88
	(Tier 2): Nifty 200 TRI		-2.79				
Kotak Quant Fund	Nifty 200 TRI	-2.27	-2.79	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	-2.82	-2.87	12.73	13.22	13.00	11.88

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015



Name: Mr. Harish Bihani

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining KMAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	5.57	3.36	19.43	16.00	15.12	13.58
Kotak Business Cycle Fund	Nifty 500 TRI	1.38	-2.87	15.73	13.22	NA	NA
	(Tier 1): Nifty Smallcap 250 TRI	-6.62	-4.84	12.86	18.30	14.18	16.34
(Tier 2): Nifty Smallcap 100 TRI	-4.90		19.92				

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Business Cycle Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Smallcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 79 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Aggressive Hybrid Fund (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Omni FOF (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Feb. 02, '21), Kotak Multicap Fund (Sep. 29, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Bond Short Term Fund (May. 02, '22), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Business Cycle Fund (Sep. 28, '22), Kotak Income Plus Arbitrage Omni FOF (Nov. 17, '22), Kotak Nifty JUL 2026 INDEX FUND (Dec. 22, '22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty 50L JUL 2032 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Quant Fund (Aug. 2, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty G-sec July 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Technology Fund (Mar. 04, '24), Kotak Long Duration Fund (Mar. 11, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak MNC Fund (Oct. 28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Transportation & Logistics Fund (Dec. 16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty 500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Dividend Yield Fund (Jan. 27, '26), Kotak Services Fund (Feb. 25, '26), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).

Business Experience

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A. (Management) and MBA (Finance).

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	121.95	126.27	45.05	47.45	NA	NA
	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	47.45	NA	NA
	Kotak Gold ETF	Price of Gold^	62.17	64.31	33.49	34.87	25.91	27.14
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-11.47	-11.23	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-11.60	-13.43	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-23.84	-23.43	NA	NA	NA	NA

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Gold ETF, *Name of the Benchmark - Price of Gold ^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**Name: Mr. Deepak Agrawal**

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	8.52	7.53	8.40	8.06	6.75	7.22
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.73	5.42	8.72	7.01	7.46	5.76
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.55	4.75	8.02	6.86	NA	NA
Bottom 3	Kotak Overnight Fund	NIFTY 1D Rate Index	5.50	5.47	6.31	6.32	5.53	5.56
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.09	-1.83	7.84	5.46	NA	NA
	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III	3.65	4.15	7.54	6.89	6.39	5.72

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.

Kotak FMP Series 308 - (1125D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 14/05/2019. Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Dynamic Bond Fund - Growth, *Name of the Benchmark - Nifty Composite Debt Index A-III #, Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022.

Returns for Kotak Overnight & Liquid Fund as of 31st March 2026**Name: Mr. Devender Singhal**

Mr. Devender Singhal manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Multi Asset Omni FOF (Aug. '09, '04), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multicap Fund (Sep. 29'21), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23) & Kotak Special Opportunities Fund (Jun. 29, '24).

Business Experience

Mr. Devender has been associated with the Kotak Group since July 2007. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karyv and P N Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Multi Asset Allocation Fund	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	74.22	75.27	39.22	39.99	33.06	33.87
	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	10.10	11.27	17.13	14.05	16.45	12.03
	Kotak Equity Savings Fund	NIFTY Equity Savings TRI	5.08	3.11	10.95	8.64	10.23	7.86
Bottom 3	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TR	3.42	-2.52	21.58	15.41	NA	NA
	Kotak Special Opportunities Fund	Nifty 500 TRI	0.01	-2.87	NA	NA	NA	NA
	Kotak Consumption Fund	Nifty India Consumption Index TRI	-16.05	-16.10	3.13	3.24	NA	NA

Kotak Multi Asset Allocation Fund, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023.

Kotak Multi Asset Omni FOF, *Name of the Benchmark - 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver, Scheme Inception date is 09/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Multicap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TRI, Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Kotak Special Opportunities Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024.

Kotak Consumption Fund - Growth, *Name of the Benchmark - Nifty India Consumption Index TRI, Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023.

**Name: Ms. Shibani Sircar Kurian**

Ms. Shibani Sircar Kurian manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Focused Fund (Jul 16, '19), Kotak Contra Fund - Growth (July, 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23), Kotak Debt Hybrid Fund (Sep. 03' 24) & Kotak Dividend Yield Fund (Jan. 27, '26).

Business Experience

Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team.

Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Focused Fund	(Tier 1): Nifty 500 TRI	4.98	-2.87	15.59	13.22	13.54	11.88
		(Tier 2): Nifty 200 TRI		-2.79		12.65		11.41
	Kotak Healthcare Fund	Nifty Healthcare Index TRI	4.75	4.39	NA	NA	NA	NA
	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	1.94	2.67	9.96	7.80	9.62	6.70
(Tier 1): Nifty 500 TRI	-2.87	13.22		11.88				
Bottom 3	Kotak Contra Fund	(Tier 2): Nifty 100 TRI	0.60	-3.85	18.03	11.21	15.87	10.30
	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	-0.86	-5.24	13.18	10.31	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-11.60	-13.43	NA	NA	NA	NA

Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023.

Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Kotak Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak Banking & Financial Services Fund - Growth, *Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024.

**Name: Mr. Arjun Khanna**

Mr. Arjun Khanna manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak International REIT Overseas Equity Omni FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Overseas Equity Omni FOF - Growth (Sep. 26, '07), Kotak US Specific Equity Passive FOF (Feb. 02 '21), Kotak Global Innovation Overseas Equity Omni FOF (Jul. 29, '21), Kotak Rural Opportunities Fund (Nov. 27, '25) & Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26).

Business Experience

Mr. Arjun Khanna has over 15 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jarnalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI	42.09	42.52	18.53	20.89	7.77	9.46
Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI	34.82	32.36	26.91	26.98	17.98	18.65
Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI	25.88	30.10	18.02	21.53	NA	NA
Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI	15.90	17.26	6.78	9.79	3.23	6.04

Kotak Global Emerging Market Overseas FOF - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak US Specific Equity Passive FOF - Growth, *Name of the Benchmark - NASDAQ 100 Index TRI, Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021.

Kotak Global Innovation Overseas Equity Omni FOF - Growth, *Name of the Benchmark - MSCI All Country World Index TRI, Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Kotak International REIT Overseas Equity Omni FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

**Name: Mr. Satish Dondapati**

Mr. Satish Dondapati manages 41 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22 '21), Kotak Nifty Midcap 50 ETF (Jan. 28 '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23 '22), Kotak Nifty India Consumption ETF (Jul. 28 '22), Kotak Nifty MNC ETF (Aug. 05 '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06 '08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10 '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26) & Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26)

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	25.71	26.45	28.67	29.37	30.03	30.80
	Kotak BSE PSU Index Fund	BSE PSU TRI	10.35	10.89	NA	NA	NA	NA
	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	7.83	8.85	NA	NA	NA	NA
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-11.47	-11.23	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-19.20	-19.26	2.50	2.60	4.37	4.51
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-23.84	-23.43	NA	NA	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak BSE PSU Index Fund, *Name of the Benchmark - BSE PSU TRI. Scheme Inception date is 31/07/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 31/07/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty Commodities Index Fund, *Name of the Benchmark - Nifty Commodities TRI. Scheme Inception date is 10/03/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 10/03/2025 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**Name: Mr. Hiten Shah**

Mr. Hiten Shah manages 4 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Arbitrage Fund (Sep. 29, '05) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 15 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	19.89	7.53	NA	NA	NA	NA
Kotak Arbitrage Fund	Nifty 50 Arbitrage	6.77	7.24	7.80	7.68	6.78	6.41
Kotak Equity Savings Fund	NIFTY Equity Savings TRI	5.08	3.11	10.95	8.64	10.23	7.86
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	0.80	-0.62	10.16	8.39	9.27	7.99

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage, Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/11/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

**Name: Mr. Jeetu Valechha Sonar**

Mr. Jeetu Valechha Sonar manages 46 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Gold Fund (Mar. 25, '11), Kotak Gold ETF (Jul. 27, '07), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty 50 Index Fund (Jun. 21, '21), Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak Nifty Alpha 50 ETF (Dec. 22'21), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty IT ETF (Mar. 02, '21), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Nifty PSU Bank ETF (Nov. 08, 07), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23).

Business Experience

Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	121.95	126.27	45.05	47.45	NA	NA
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	47.45	NA	NA
Kotak Gold ETF	Price of Gold^	62.17	64.31	33.49	34.87	25.91	27.14
Kotak BSE Housing Index Fund	BSE Housing Index TRI	-11.47	-11.23	NA	NA	NA	NA
Kotak Nifty IT ETF	Nifty IT TRI	-19.20	-19.26	2.50	2.60	4.37	4.51
Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-23.84	-23.43	NA	NA	NA	NA

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Gold ETF, *Name of the Benchmark - Price of Gold^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark -Nifty IT TRI, Scheme Inception date is 02/03/2021.Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024.Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

^Imported/(and) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.55	4.75	8.02	6.86	NA	NA
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	7.34	5.59	8.05	6.93	6.95	5.83
	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.83	6.52	7.32	7.22	6.29	6.22
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.36	4.75	7.15	6.86	NA	NA
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	6.06	5.29	7.59	6.78	6.45	5.71
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	4.09	-1.83	7.84	5.46	NA	NA

Kotak FMP Series 308 - (1125D) - Direct Plan - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Savings Fund - Direct Plan - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 305 - (1200D) - Direct Plan Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

Kotak Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

**Name: Mr. Nalin Rasik Bhatt**

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Infrastructure and Economic Reform Fund (Feb. 25, '08) & Kotak Transportation & Logistics Fund (Dec. 16, '24).

Business Experience

Mr. Nalin Bhatt has overall 20 years of experience spread over Equity Research and Fund Management. Prior to joining KMAMC, he has also worked at Motilal Oswal Securities Limited, Angel Broking Limited and Sushil Stock Brokers.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI	8.91	7.27	NA	NA	NA	NA
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	2.03	2.02	16.68	19.91	19.92	17.07

Kotak Transportation & Logistics Fund - Growth, *Name of the Benchmark - Nifty Transportation & Logistics Index TRI, Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen has been managing the fund since 16/12/2024.

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - Nifty Infrastructure TRI, Scheme Inception date is 25/02/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

**Name: Mr. Atul Bhole**

Mr. Atul Bhole manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Midcap Fund (Mar. 30, '07), Kotak Aggressive Hybrid Fund (Nov. 25, '99).

Business Experience

Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KMAMC, he has worked with DSP Asset Managers as SVPIInvestments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in JP Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund	(Tier 1): Nifty Midcap 150 TRI	4.26	2.26	19.25	20.34	17.61	17.50
	(Tier 2): Nifty Midcap 100 TRI		2.52		21.30		18.19
Kotak Aggressive Hybrid Fund	Nifty 50 Hybrid Composite Debt 65:35 Index	1.94	-1.60	13.46	8.92	12.64	8.64

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI, Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024

Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index TRI, Scheme Inception date is 25/11/1999 and Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024

**Name: Mr. Rohit Tandon**

Mr. Rohit Tandon manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Large Cap Fund (Dec. 29, '98), Kotak Balanced Advantage Fund (Aug. 3, '18), Kotak Quant Fund (Aug. 2, '23), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Services Fund (Feb. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KAMMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a self-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	0.80	-0.62	10.16	8.39	9.27	7.99
Kotak Large Cap Fund	(Tier 1): Nifty 100 TRI	-1.85	-3.85	12.79	11.21	11.71	10.30
	(Tier 2): Nifty 50 TRI		-3.97		10.03		10.01
Kotak Quant Fund	Nifty 200 TRI	-2.27	-2.79	NA	NA	NA	NA

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Large Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 100 TRI / (Tier 2): Nifty 50 TRI, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

**Name: Mr. Mandar Pawar**

Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak ESG Exclusionary Strategy Fund (Dec. 11, '20) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	-2.25	-1.90	11.99	12.73	9.57	10.10

Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024

**Name: Mr. Dhananjay Tikariha**

Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Healthcare Fund (Dec. 11, '23) & Kotak MNC Fund (Oct. 28, '24).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}
Kotak MNC Fund	Nifty MNC Index TRI	12.61	7.34
Kotak Healthcare Fund	Nifty Healthcare Index TRI	4.75	4.39

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

**Name: Mr. Sunil Pandey**

Mr. Sunil Pandey manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, '19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.22	6.19	6.95	6.93	6.00	6.00
Kotak Overnight Fund	NIFTY 1D Rate Index	5.50	5.47	6.31	6.32	5.53	5.56

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Returns of Kotak Liquid Fund & Kotak Overnight Fund is as of 31st March 2026**Name: Mr. Dharmesh Thakar**

Mr. Dharmesh Thakar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08).

Business Experience

Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.04	6.46	7.64	7.17	6.59	6.02
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	6.18	5.53	7.52	6.85	6.53	5.87

Kotak Low Duration Fund - Growth, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I Index, Scheme Inception date is 06/03/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025

Kotak Banking and PSU Debt Fund, *Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025

**Name: Mr. Vihag Mishra**

Mr. Vihag Mishra manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Medium Term Fund (Mar. 21, '14) & Kotak Credit Risk Fund (May. 11, '10).

Business Experience

Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}	Scheme Returns(%) [^]	Benchmark Returns (%) ^{^^}
Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	8.52	7.53	8.40	8.06	6.75	7.22
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	7.73	5.42	8.72	7.01	7.46	5.76

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

IDCW HISTORY

Equity Schemes

Kotak Arbitrage Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
27-Mar-26	10.7759	0.0602
20-Feb-26	10.7587	0.0459
23-Jan-26	10.7755	0.0659
26-Dec-25	10.7690	0.0524
21-Nov-25	10.7637	0.0455
25-Oct-25	10.7695	0.0575

Kotak Arbitrage Fund - Fortnightly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
06-Sep-21	23.0028	0.0077
23-Aug-21	23.0325	0.0374
09-Aug-21	23.0227	0.0276
26-Jul-21	23.0392	0.0441
12-Jul-21	23.0415	0.0464
28-Jun-21	23.0429	0.0478

Kotak Arbitrage Fund - Bimonthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
26-Jul-21	20.1339	0.1659
24-May-21	20.1136	0.1649
22-Mar-21	20.0433	0.0851
25-Jan-21	20.0406	0.1071
23-Nov-20	20.0743	0.1481
21-Sep-20	20.0553	0.0964

Kotak Large Cap Fund - IDCW

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	38.489	1.523
23-Dec-19	37.059	2.5606
27-Dec-18	32.943	0.8677
23-Mar-18	35.3566	3.604
28-Dec-17	39.2181	1.52
28-Jun-17	39.0457	1.5

Kotak Contra Fund

Record Date	Cum IDCW NAV	₹/Unit
20-Jul-20	18.519	1.086
25-Jul-19	20.628	1.8797
23-Mar-18	23.714	4.778
28-Jul-17	23.4326	0.7
15-Jul-16	19.6923	0.5
20-Nov-15	18.54	0.5

Kotak Large & Midcap Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Feb-21	28.46	0.575
23-Nov-20	25.459	0.488
24-Aug-20	23.396	0.457
26-May-20	19.263	0.387
26-Feb-20	25.006	0.4533
26-Nov-19	24.65	0.4498

Kotak Small Cap Fund

Record Date	Cum IDCW NAV	₹/Unit
24-Feb-21	52.435	2.586
27-Feb-20	38.797	2.8244
20-Feb-19	33.152	0.8942
28-Feb-18	45.3733	1.265
27-Feb-17	36.4033	1.45
23-Feb-16	26.77	1

Kotak ELSS Tax Saver Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	20.119	0.399
28-Sep-20	17.455	0.349
12-Jun-20	15.531	0.155
26-Mar-20	13.818	0.2878
24-Dec-19	19.111	0.3346
26-Sep-19	18.653	0.3108

Kotak Midcap Fund

Record Date	Cum IDCW NAV	₹/Unit
20-May-20	17.646	0.536
24-May-19	23.623	1.6123
23-Mar-18	26.1532	2.674
26-May-17	26.01	1.59
27-May-16	21.1956	1.3
28-Apr-15	21.499	2.1

Kotak Multi Asset Omni FOF

Record Date	Cum IDCW NAV	₹/Unit
30-Aug-10	37.774	Individual/ HUF: 0.8784 Others: 0.8186

Kotak Flexicap Fund

Record Date	Cum IDCW NAV	₹/Unit
24-Sep-20	20.984	0.883
24-Sep-19	24.035	1.2024
24-Sep-18	23.504	1.3281
27-Sep-17	23.5921	1.5
30-Sep-16	21.3488	1.25
12-Oct-15	19.739	1.00

Kotak Multicap Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Mar-26	17.556	1.453

Kotak Equity Saving Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
12-Apr-23	14.528	0.0638
13-Mar-23	14.4361	0.0426
14-Dec-20	12.0606	0.0404
12-Nov-20	11.8299	0.0381
12-Oct-20	11.6235	0.0395
14-Sep-20	11.4749	0.0405

Kotak Equity Saving Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Sep-20	11.3791	0.1253
22-Jun-20	11.1034	0.221
20-Dec-19	11.3744	0.0329
20-Sep-19	11.0934	0.1354
20-Jun-19	11.2538	0.1576
20-Mar-19	11.2372	0.1553

Kotak Multi Asset Allocation Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Mar-26	14.1860	0.2990

Kotak Infrastructure and Economic Reform Fund

Record Date	Cum IDCW NAV	₹/Unit
21-Feb-19	16.252	0.4356
28-Feb-18	20.5821	0.625
23-Feb-17	17.5644	0.5
23-Jun-15	15.2601	0.5

Kotak Business Cycle Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Mar-26	14.3350	1.0317

Hybrid Schemes

Kotak Aggressive Hybrid Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	17.878	0.089
25-Sep-20	15.192	0.077
12-Jun-20	13.671	0.068
26-Dec-19	15.994	0.139
25-Sep-19	15.339	0.1301
25-Jun-19	15.572	0.1398

Kotak Debt Hybrid Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-26	12.3675	Individual/ HUF: 0.0722 Others: 0.0722
12-Feb-26	12.6379	Individual/ HUF: 0.0802 Others: 0.0802
12-Jan-26	12.6730	Individual/ HUF: 0.0807 Others: 0.0807

Kotak Debt Hybrid Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	15.0172	Individual/ HUF: 0.2942 Others: 0.2942
22-Mar-21	14.6143	Individual/ HUF: 0.2468 Others: 0.2468
22-Dec-20	14.3163	Individual/ HUF: 0.1881 Others: 0.1881

ETF Schemes**Kotak Nifty PSU Bank ETF**

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-17	334.3964	0.2
21-Feb-13	358.8668	19.00

Kotak BSE Sensex ETF

Record Date	Cum IDCW NAV	₹/Unit
11-Mar-17	297.6072	7.50
10-Mar-17	297.6072	7.50
18-Jun-13	201.3164	7.00

Kotak Nifty 50 ETF

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-17	904.9522	10.00
06-May-16	785.7880	11.00
06-May-13	613.1266	11.00

Debt Schemes**Kotak Bond Fund Regular Plan - Quarterly IDCW Option**

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-20	13.01	Individual/ HUF: 0.0557 Others: 0.0557
21-Sep-20	12.6259	Individual/ HUF: 0.041 Others: 0.041
20-Dec-19	12.139	Individual/ HUF: 0.3879 Others: 0.3592

Kotak Bond Fund Regular Plan - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
20-Mar-14	21.2977	Individual/ HUF: 0.2158 Others: 0.2067
20-Mar-13	22.5941	Individual/ HUF: 1.4008 Others: 1.2006

Kotak Bond Short Term Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	10.1208	Individual/ HUF: 0.0767 Others: 0.0767
12-Aug-21	10.1062	Individual/ HUF: 0.0621 Others: 0.0621
14-Jun-21	10.1114	Individual/ HUF: 0.0599 Others: 0.0599

Kotak Bond Short Term Fund - Half Yearly IDCW

Record Date	Cum IDCW NAV	₹/Unit
22-Mar-21	14.8013	Individual/ HUF: 0.2087 Others: 0.2087
21-Sep-20	14.5527	Individual/ HUF: 0.0102 Others: 0.0102
20-Mar-19	12.6446	Individual/ HUF: 0.0039 Others: 0.0036

Kotak Bond Short Term-Standard IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-26	12.7809	Individual/ HUF: 0.7981 Others: 0.7981

Kotak Credit Risk Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.5102	Individual/ HUF: 0.0217 Others: 0.0217
12-Oct-20	10.4296	Individual/ HUF: 0.0664 Others: 0.0664
14-Sep-20	10.4173	Individual/ HUF: 0.0842 Others: 0.0842

Kotak Credit Risk Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	11.4909	Individual/ HUF: 0.1018 Others: 0.1018
21-Sep-20	11.1727	Individual/ HUF: 0.2223 Others: 0.2223
22-Jun-20	10.9416	Individual/ HUF: 0.1109 Others: 0.1109

Kotak Credit Risk Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.7312	Individual/ HUF: 0.6454 Others: 0.6454
12-Mar-20	11.0635	Individual/ HUF: 0.7027 Others: 0.6507
12-Mar-19	10.8959	Individual/ HUF: 0.4539 Others: 0.4203

Kotak Savings Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-26	10.7601	Individual/ HUF: 0.0474 Others: 0.0474
12-Feb-26	10.7651	Individual/ HUF: 0.0524 Others: 0.0524
12-Jan-26	10.7594	Individual/ HUF: 0.0467 Others: 0.0467

Kotak Dynamic Bond Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	22.0315	Individual/ HUF: 0.2809 Others: 0.2809
12-Aug-21	21.8108	Individual/ HUF: 0.0602 Others: 0.0602
14-Jun-21	21.9491	Individual/ HUF: 0.1787 Others: 0.1787

Kotak Dynamic Bond Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	11.2294	Individual/ HUF: 0.1356 Others: 0.1356
22-Dec-20	11.4483	Individual/ HUF: 0.3302 Others: 0.3302
21-Sep-20	11.3106	Individual/ HUF: 0.1959 Others: 0.1959

Kotak Corporate Bond Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-May-23	1043.519	Individual/ HUF: 4.0825 Others: 4.0825
12-Apr-23	1045.399	Individual/ HUF: 6.6895 Others: 6.6895
13-Mar-23	1039.0926	Individual/ HUF: 3.8351 Others: 3.8351

Kotak Corporate Bond Fund - Regular Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
20-Jun-17	1070.4266	Individual/ HUF: 15.966 Others: 14.7922
20-Mar-17	1062.9423	Individual/ HUF: 11.1398 Others: 10.3208
20-Dec-16	1070.3117	Individual/ HUF: 17.6919 Others: 16.3912

Kotak Gilt Fund Non - Direct Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-20	15.0693	Individual/ HUF: 0.1522 Others: 0.1522
21-Sep-20	14.6362	Individual/ HUF: 0.0417 Others: 0.0417
22-Jun-20	15.4225	Individual/ HUF: 0.8284 Others: 0.8284

Kotak Gilt Fund PF and Trust Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
20-Mar-26	11.6817	Individual/ HUF: 0.0323 Others: 0.0323
22-Sep-25	11.8445	Individual/ HUF: 0.1438 Others: 0.1438
20-Jun-25	12.05	Individual/ HUF: 0.1221 Others: 0.1221

Kotak Money Market Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
02-Mar-26	1056.6394	Individual/ HUF: 6.0947 Others: 6.0947
02-Feb-26	1054.0830	Individual/ HUF: 3.5383 Others: 3.5383
02-Jan-26	1055.4078	Individual/ HUF: 4.8631 Others: 4.8631

Kotak NIFTY 1D Rate Liquid ETF - Daily IDCW

Record Date	Cum IDCW NAV	₹/Unit
26-Jul-24	1000	0.33939
30-Jun-24	1000	0.17066
31-May-24	1000	0.35304
30-Apr-24	1000	0.17494
28-Mar-24	1000	0.74190

Debt Schemes**Kotak Banking and PSU Debt Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-May-23	10.48	Individual/ HUF: 0.0626 Others: 0.0626
12-Apr-23	10.533	Individual/ HUF: 0.0718 Others: 0.0718
13-Mar-23	10.4919	Individual/ HUF: 0.0595 Others: 0.0595

Kotak Banking and PSU Debt Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
15-Mar-17	16.8762	Individual/ HUF: 1.0169 Others: 0.9421
14-Mar-16	16.6687	Individual/ HUF: 0.884 Others: 0.819
20-Mar-15	16.7914	Individual/ HUF: 0.9986 Others: 0.9261

Kotak Low Duration Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-26	1324.7551	Individual/ HUF: 82.6798 Others: 82.6798
13-Sep-21	1028.3051	Individual/ HUF: 5.0225 Others: 5.0225
12-Aug-21	1027.8012	Individual/ HUF: 4.5186 Others: 4.5186

Kotak Medium Term Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	10.7898	Individual/ HUF: 0.243 Others: 0.243
22-Dec-20	10.9108	Individual/ HUF: 0.3469 Others: 0.3469
21-Sep-20	10.8378	Individual/ HUF: 0.2771 Others: 0.2771

Kotak Medium Term Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.9688	Individual/ HUF: 0.4043 Others: 0.4043
12-Mar-20	11.2021	Individual/ HUF: 0.635 Others: 0.588
12-Mar-19	11.1171	Individual/ HUF: 0.4473 Others: 0.4142

Kotak Floating Rate Fund

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	1073.4860	Individual/ HUF: 9.3500 Others: 9.3500
12-Aug-21	1074.3688	Individual/ HUF: 10.2328 Others: 10.2328
12-Jul-21	1066.187	Individual/ HUF: 2.0511 Others: 2.0511

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